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Volume 2

EDITORS

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POSITIVE YOUTH DEVELOPMENT AMONG DISABLED YOUTH: A CONCEPTUAL UNDERSTANDING

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Abstract

In the conceptual configurations of economic development, it is found a shift from growth centrism to human development. Development is a process of creating opportunities for lives of dignity. Youth development is comparatively a less explored segment. Youth development is a process that prepares and directs a young person to meet the intricacies of adolescence and adulthood and achieve their full potential through activities and experiences. Theoretical approaches to youth development have changed from problem-centric perspectives to strength-based conceptions. Positive Youth Development (PYD) is an approach associated with youth that stresses youth's strengths and capabilities and providing supports and opportunities that will aid them to set and achieve goals and ensuring a productive and healthy transition to adulthood. The focus on strength is especially significant in certain sections like the disabled. Earlier models related to disability considered disabled people as products of physical defects or personal tragedies. PYD approach to disabled youth helps to make a transition in attitude in such a way from that disabled youth are the products of charity and assistance to active agents and participants of the development process. Being it is an endeavour for theoretical and conceptual understanding, a few prominent research papers written by R.M. Learner, Peter L Benson, William Damon, etc. had been reviewed. Deep and in-depth reviewing has provided a new avenue of thought and understanding that the PYD approach towards disabled youth would bring significant changes in their lives and ensure their inclusion and, thereby happiness and dignity.

Keywords: *Disabled Youth, Strength-Based Approach, Positive Youth Development.*

Introduction

Development is a multi-dimensional concept that embodies different facets such as economic growth, economic progress, human development, etc. Generally, it is a process of expanding opportunities and choices for making lives with dignity, worth and well-being, and happiness.

Youth development is considered as one of the significant components of Development. Youth Development is defined as the process of equipping young people to meet the challenges of adolescence and youth stages of human life and develop opportunities to accomplish their potential. The Role of the youth population is indispensable, especially in terms of their contribution to human capital. Youth are the real change-makers of society and, their innovative ideas, thoughts, knowledge, and experiences certainly help positively. “We cannot always build the future for our youth, but we can build our youth for the future”. These are the words of former US President Franklin D Roosevelt. Youth are considered the most vibrant and dynamic segment of the population in any country.

There has been grave concern over the youth problems such as lacking requisite skills and competencies essential for adult success, poor connection to the family, school, society, and community, suicide, substance use, abuse, teen and unplanned pregnancies. There are different approaches to youth development. They are deficit-based model or traditional approach and strength-based model or Positive Youth Development. The traditional approach to youth development tries to project the age-related problems of adolescents and youth and endorses the relationship between age-related biological, psychological changes and social issues. According to this approach, youth and adolescence are the stages of disturbances. This approach is problem centric. The discontent and dissatisfaction over this approach had led to the emergence of the PYD approach. This is the most acknowledged approach which has been providing a conceptual and theoretical framework to too many empirical studies concerning youth development. Positive Youth Development (PYD) is a perspective on working with adolescents that views all young people as having strengths that can be supported and developed to better prepare them for adulthood (Lerner,2009).

Of the total youth in the world, disabled youth constitute considerably. Often disabled youth are marginalized due to bodily impairment. The majority of the disabled youth are unable to come up in front of the mainframe of society owing to the absence of adequate opportunities and support. Since being a strength-based approach, PYD among disabled youth has a wider scope and relevance by eliminating the evil of exclusion. Instead of considering bodily impairment as a problem, the inclusion of disabled youth and their valuable contributions to society can be ensured through enhancing their strengths, skills, and competencies. Thereby, their dignity, worth, and happiness can be maintained.

Positive Youth Development

Positive Youth Development is a strengths-based approach to working with young people, and it has roots in positive psychology, developmental psychology, developmental epidemiology, and prevention sciences. In contrast to more traditional approaches to working with adolescents, PYD focuses on understanding, educating, supporting, and engaging youth rather than targeting problems and trying to correct or treat them (Commission on Positive Youth Development, 2005). PYD approach doesn't consider youth or adolescents as the problems to be solved. Youth are considered by the advocates of PYD as the assets and agents of development as well. This new approach envisions young people as resources rather than as problems for society. The positive youth development perspective emphasizes the manifest potentialities rather than the supposed incapacities of young people—including young people from the most disadvantaged backgrounds and those with the most troubled histories. The positive youth development approach aims at understanding, educating, and engaging children in productive activities (Damon, 2004).

Genesis of Positive Youth Development

Before the emergence of Positive Youth Development, the traditional approach to youth development was prominent.Almost all of the Researches and studies of the twentieth century concerning adolescents and youth were based on the traditional approach or the deficit conception. The traditional approach states that adolescence and youth stages are regarded as periods of biologically-based "storm and stress." This approach is popularly called as Deficit based approach. According to Hall, Anna Freud, and Erik Erikson, adolescence and youth are periods of crisis and disturbance. They try to show the relationship between age-related changes and social problems such as homicide, suicide, substance use and abuse, sexually transmitted infections, and teen and unplanned pregnancies. As per this approach adolescents and youth are the problems that need to be corrected and assert the necessity of taking punitive measures and corrective measures. Since it tries to figure out and fix the problems of adolescents and youth, this approach is also known as a problem-centric or problem-centered approach.

Owing to glaring dissatisfaction over this approach had led to the development of a strength-based approach known as Positive Youth Development. Youth.gov states that "PYD is an intentional, pro-social approach that engages youth within their communities, schools, organizations, peer groups, and families in a manner that is productive and constructive; recognizes, utilizes, and enhances young people's strengths; and promotes positive outcomes for young people by providing opportunities, fostering positive relationships, and furnishing the support needed to build on their leadership strengths." The origin of Positive youth development was from the ecological systems theory developed by Bronfenbrennerto that focuses on the strengths of adolescents. It has conceptual similarities with the principles of positive psychology.

This approach is contrary to the traditional approach. Instead of portraying age-related problems or age-related changes, this approach particularly showcases the strengths of young people who are provided with opportunities adequately thereby they can enhance their skills and competencies and achieve potential. Through the lens of PYD, young people are not considered as the problems to be solved, while they are the assets and the active agents of development who would be able to bring dynamic and necessary changes to our society

Tenets of PYD

PYD approach insists to provide an ambiance of opportunities and support and subsequently develop their potential. The goal of this approach is to lessen the likelihood of problems and susceptibility of being affected by high-risk behaviours and thereby ensuring a healthy transition to adulthood stage. PYD aims to reap positive outcomes and contributions to the society or the country by providing them a sense of 'social belonging', maintaining a mutually beneficial relationship with family, school, and society, and stressing on strengths rather than the deficits and problems related to the age. The tenets of PYD can be organized into six Cs. The key concepts of PYD are the five "Cs" *(Competence*, *Confidence*, *Caring*, *Connection*, and *Character*) that capture many of the most positive characteristics of thriving young people (Hamilton, Hamilton, & Pittman, 2004). It is said that when five Cs are present, the sixth C of contribution is realized. The principles underlying PYD include an emphasis on taking a positive approach to build strengths; a belief in universality, the idea that all youth need support in their development, even though needs may differ; a commitment to provide services and supports for youth; and the value of making available a range of challenging activities and supportive relationships from which youth may choose (Hamilton et al., 2004). Additionally, building positive peer relationships, shifting adult support and relationships, and strengthening independence and self-determination are also significant (Hauser-Cram & Krauss, 2004). Positive Youth Development has four distinguishing features. It is *comprehensive* in its scope, linking a variety of (1) ecological contexts (e.g., relationships, programs, families, schools, neighborhoods, congregations, communities) to (2) the production of experiences, supports, and opportunities known to (3) enhance positive

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developmental outcomes. It is, as the term implies, *developmental*, with emphasis on growth and increasing recognition that youth can (and should be) deliberate actors in the production of positive development. And it is *symbiotic*, drawing into its orbit ideas, strategies, and practices from many lines of inquiry (e.g., resiliency, prevention, public health, community organizing, developmental psychology) (Benson & Pittman, 2001a).

Positive Youth Development among Disabled Youth: Empirical Studies

Since being a Strength-based approach, PYD has wider scope and practicability among disabled youth. In line with this approach, disabled youth would get adequate opportunities to enhance their skills and strengths despite the impairment. PYD approach considers the capacity and potential of each young person. Empirical studies of positive youth development among disabled youth are comparatively less. There is no consensus in defining the term disability. Within the disability writings, there are some models like the medical model, social model, etc for defining 'disability.' Earlier models considered disabled people as products of physical defects or personal tragedies. The social model states that disability is the outcome of disability barriers imposed by environmental or policy intervention. (Shakespeare, T, 2006). An inclusive social environment underlying the principles and tenets of positive youth development generates positive outcomes and optimal human development. The term 'inclusion' the most debating and relevant term which necessitates the well-being of a marginalized section of people or those who are is alienated from the mainframe of society.

The article authored by Wozencraft et al., (2019) clearly states the significance of positive youth development among disabled youth. Through setting outdoor therapeutic recreation camp programmes, researchers focused to understand the dimensions of positive youth development among youth campers with disabilities. The therapeutic recreation camp programme is recognized as a means to enhance engagement and self-determination. The goal of this study by setting therapeutic camps align with the PYD approach was to improve the 5Cs of adolescents. Generally, participation in camp provides youth with opportunities for leadership and a sense of belonging, which is important to the development of a sense of character and connection (Gillard et al., 2011). The work authored by Zurawski discusses the relevance of positive development for adolescents with developmental disabilities. According to Zurawski, PYD is an important area of research for youth with developmental disabilities, because these youth need more support as they work their way through adolescence and head toward the transition into adulthood. Specifically, youth with developmental disabilities may benefit from experiences in PYD goal-based activities which can support them in their progression toward adulthood.

Conclusions

Youth are considered a very significant segment of the population. Even though the youth with disabilities have impairment, they are capable of making valuable contributions. Unless they are provided with adequate opportunities and support, it will be very difficult for them to thrive alongside normal young people. Since PYD is a worldwide acclaimed and acknowledged prosocial approach to youth development, it is very significant to ensure the inclusion of youth with disabilities in the process of development and contribution as active agents. It is necessary to grab wide attention from academicians, administrators, and policymakers to take care of ensuring the engagement of disabled youth within the community, family, society, etc, and provision of essential opportunities to identify their strengths and thereby the well-being and happiness of life. Inclusion and recognition certainly make the feeling of worth and happiness. Dignity and worth of life are dependent on inclusion. Active promotion of optimal human development is the goal of the PYD approach. It exhorts the enhancement of opportunities to get into know one's identity, strengths and thereby the positive outcome and de facto it is the way to promote human development and inclusion of youth with disabilities. An inclusive environment aligns with the principles and goals of PYD plays a pivotal in making their life worth and meaningful.

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BIBLIOMETRIC ANALYSIS OF FINANCIAL SATISFACTION IN SCOPUS

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Abstract

Although the idea that financial satisfaction is strongly connected with SWB has been tested in certain countries, it has not been tested across all countries. The field's literature is becoming more interdisciplinary in nature. Bibliometric analysis is a comparative evaluation of written journal articles, books, or book pages, and it's a valuable tool for assessing the effect of a publication on the scientific world. The number of times a piece of study has been cited by other scholars is an excellent measure of its scholarly importance. A bibliometric analysis, also known as a citation classics research style, is a widely used method for assessing an article's effect. This paper aims to provide a succinct update on the effects of bibliometric research on publications in the field of Financial Satisfaction as a key word in Scopus.

Keywords: *Bibliometric Analysis, Financial Satisfaction, Scopus*

Introduction

Financial well-being is believed to be one of the most important factors of subjective well-being. Although the idea that financial satisfaction is strongly connected with SWB has been tested in certain countries, it has not been tested across all countries. Achieving a condition of financial satisfaction is a more attainable goal than being debt-free, which requires carefully planned economic actions over one's life cycle. Furthermore, financial pleasure may be used to define a person's view of his or her present financial condition. Measures of financial satisfaction capture how satisfied one is with their current financial situation, as well as the financial situation of their household. It has been shown that being the least content with one's financial condition is connected with greater likelihoods of utilising short-term loans, not having a financial safety net, not being prepared to take financial risks, and having pessimistic expectations about the future, among other things.

Statement of the Problem

Bibliometric analysis is a comparative evaluation of written scientific articles, books, or book pages, and it is a valuable tool for assessing the effect of publishing on the scientific world. The number of times a piece of study is cited by other scholars is a strong measure of its intellectual value. A bibliometric analysis, also known as a citation classics research style, is a popular method for assessing an article's impact as well as identifying prominent authors and sources.

Objective of the Study

This paper attempts to present a concise report of the bibliometric analysis results on articles in the area of Financial Satisfaction as a key word in Scopus.

Methodology

Financial Satisfaction is one of those prominent keywords getting attention in the recent times than before. 14,496 documents could be traced from the Scopus database for the period from 1951- 2021. The most prominent authors and sources are identified using the built in tools of Scopus database.

Results

- Table 1 shows the top 25 articles in Google Scholar.
- Out of the 14496 documents in the database, 936 relate to the year 2020. 438 articles have been found so far in 2021 (Exhibit 1)
- Apart from few medical journals, International Journal of Bank Marketing, Social Indicators of Research, Pios One, Sustainability Switzerland and Harward Business Review are found to be the prominent sources by the count of documents produced. (Exhibit 2)
- McStravic S, Coile RC, Aksoy L and Sirgy MJ are the prominent authors by count of documents produced in this area of research in Scopus. (Exhibit 3)
- Harward Medical School, University of Toronto, University of California and University of Michigan are found to be the prominent affiliating institutions by number of documents produced in this area of research. (Exhibit 4)
- United States outperform all other countries in the production of documents in this area. UK Australia and Canada are also major contributors in this area of research in Scopus. (Exhibit 5)

- 75% of the documents in the area of research in Scopus database are research articles followed by 8% of conference papers and reviews. (Exhibit 6)
- A lot of research in this area happened with interdisciplinary relevance. Subject of Medicine is heading the list followed by Business/Management and Social Sciences. (Exhibit 7)

Discussion

Consumers who are experiencing financial stress might nevertheless anticipate being in a better financial position in the future, thanks to advancements in the conceptualisation of financial well-being that take into account future perspectives. More research is expected to happen in this domain.

Annexure – Tables and Exhibits

Table 1 Top 25 Articles in Google Scholar

GS Rank	Cites	Authors	Title	Year	Source	Publisher
1	584	S Joo, JE Grable	An exploratory framework of the determinants of financial satisfaction	2004	Journal of family and economic Issues	Springer
2	139	E Vera-Toscano, V Ateca-Amestoy …	Building financial satisfaction	2006	Social Indicators …	Springer
3	257	JJ Xiao, C Chen, F Chen	Consumer financial capability and financial satisfaction	2014	Social indicators research	Springer
4	296	KL	College	2013	… of	ERIC

		Archuleta, A Dale, SM Spann	students and financial distress: exploring debt, financial satisfaction, and financial anxiety.		Financial Counseling and Planning	
5	126	KL Archuleta, SL Britt, TJ Tonn…	Financial satisfaction and financial stressors in marital satisfaction	2011	Psychologica l …	journals.sagepub.com
6	131	JJ Xiao, N Porto	Financial education and financial satisfaction	2017	International Journal of Bank Marketing	emerald.com
7	156	AC Plagnol	Financial satisfaction over the life course: The influence of assets and liabilities	2011	Journal of Economic Psychology	Elsevier
8	84	JM Lown, IS Ju	A model of credit use and financial satisfaction	1992	Financial Counseling and Planning	researchgate.net
9	152	T Hansen, B Slagsvold,	Financial satisfaction in old age: A	2008	Social Indicators Research	Springer

		T Moum	satisfaction paradox or a result of accumulated wealth?			
10	36	J Aboagye, JY Jung	Debt holding, financial behavior, and financial satisfaction	2018	… Financial Counseling and Planning	connect.springerpub.com
11	87	A Ali, MS Abd Rahman, A Bakar	Financial satisfaction and the influence of financial literacy in Malaysia	2015	Social Indicators Research	Springer
12	101	C Loibl, TK Hira	Self-directed financial learning and financial satisfaction	2005	Journal of Financial …	… Financial Counseling and Planning …
13	149	W Ng, E Diener	What matters to the rich and the poor? Subjective well-being, financial satisfaction, and postmaterialist needs across the	2014	Journal of personality and social psychology	psycnet.apa.org

			world.			
14	87	MS Wilhelm, K Varcoe, AH Fridrich	Financial satisfaction and assessment of financial progress: Importance of money attitudes	1993	Financial Counseling and Planning	afcpe.org
15	95	EP Davis, SA Helmick	Family financial satisfaction: The impact of reference points	1985	Home Economics Research Journal	Wiley Online Library
16	83	JE Grable, S Britt, J Cantrell	An exploratory study of the role financial satisfaction has on the thought of subsequent divorce	2007	Family and Consumer Sciences …	Wiley Online Library
17	106	TK Hira, OM Mugenda	Predictors of financial satisfaction: Differences between retirees and non-retirees	1998	… of Financial Counseling and Planning	researchgate.net
18	47	SK Sahi	Demographic	2013	International	emerald.com

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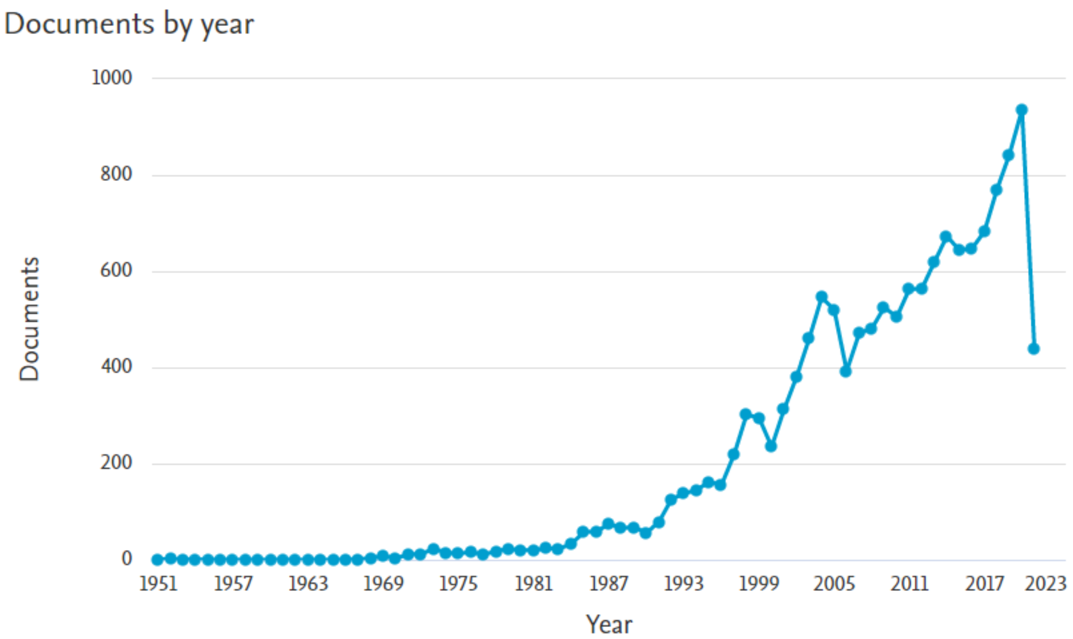
			and socio-economic determinants of financial satisfaction		Journal of Social Economics	
19	34	A Sanders	Consideration of financial satisfaction: What consumers know, feel, and do from a financial perspective	2016	Journal of Financial Therapy	
20	37	AZ Arifin	Influence factors toward financial satisfaction with financial behavior as intervening variable on Jakarta area workforce	2018		um.edu.mt
21	48	CM Hsieh	Correlates of financial satisfaction	2001	The International Journal of Aging and Human …	journals.sagepub.com
22	35	JJ Xiao, B O'Neill	Propensity to plan, financial	2018	International Journal of Consumer	Wiley Online Library

			capability, and financial satisfaction		Studies	
23	64	CM Hsieh	Income and financial satisfaction among older adults in the United States	2004	Social Indicators Research	Springer
24	92	L Falahati, MF Sabri, LHJ Paim	Assessment a model of financial satisfaction predictors: Examining the mediate effect of financial behaviour and financial strain	2012	World Applied Sciences Journal	researchgate.net
25	105	PM Titus, AM Fanslow, TK Hira	Net worth and financial satisfaction as a function of household money managers' competencies	1989	Home Economics Research …	Wiley Online Library

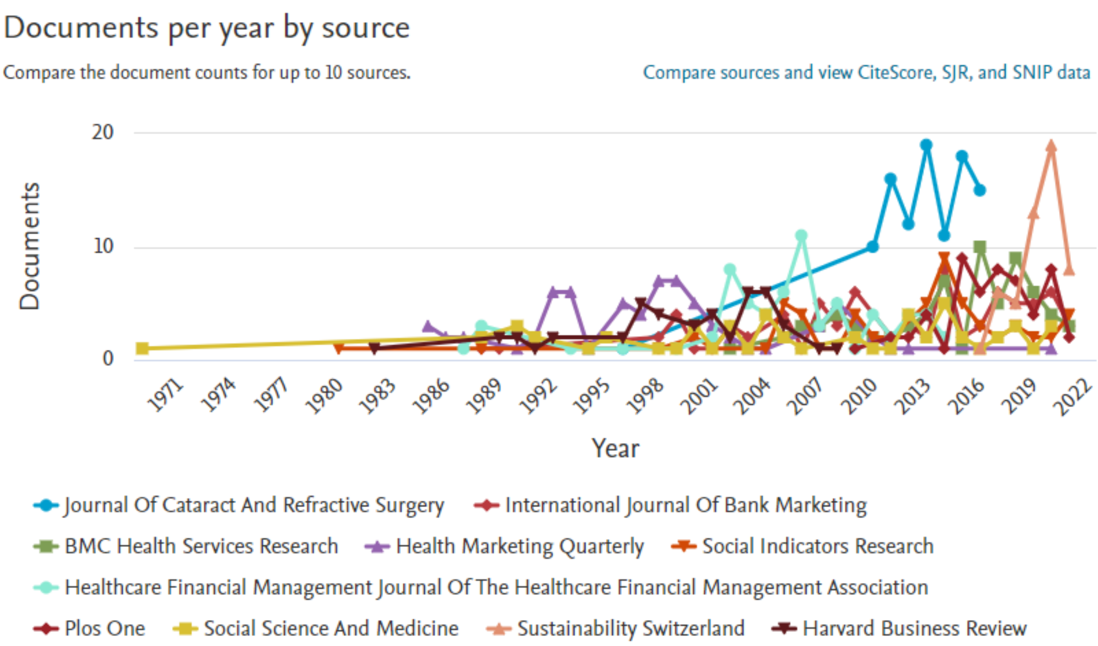
Source: Generated from Google Scholar using Publish or Perish App

Exhibit 1 Documents by Year



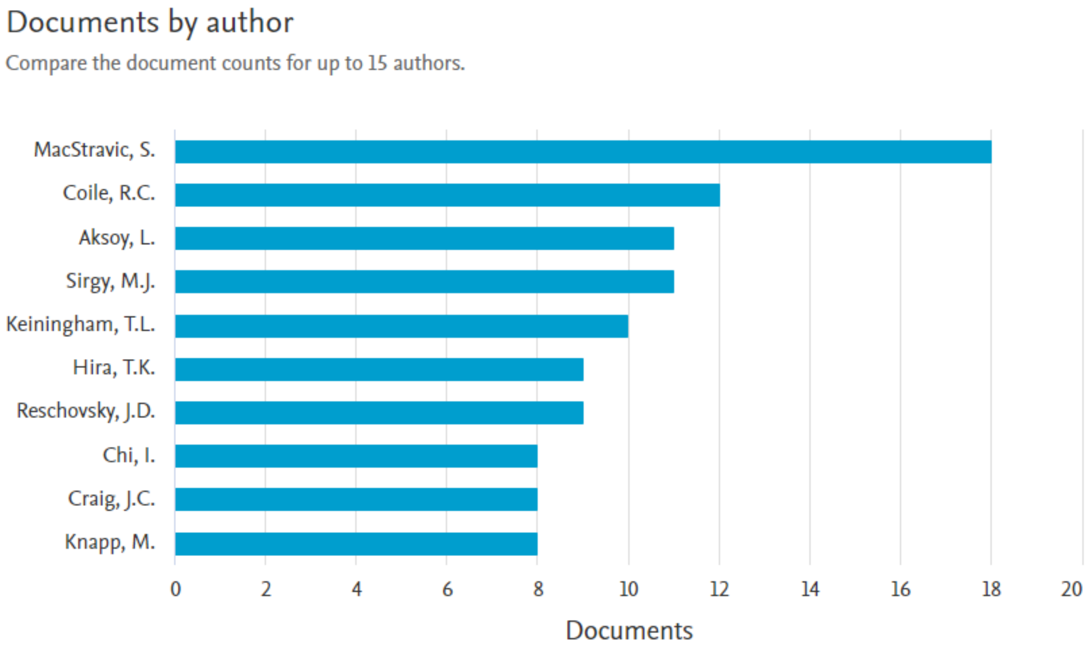
Source: Generated from Scopus

Exhibit 2 Documents per Year by Source



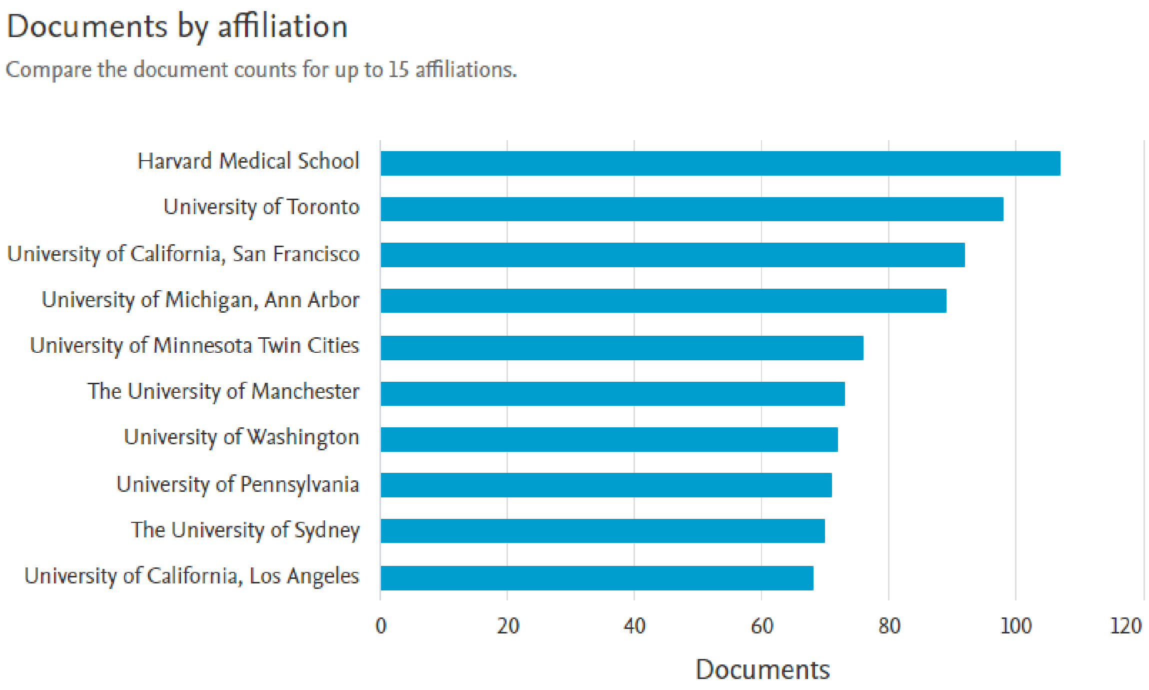
Source: Generated from Scopus

Exhibit 3 Documents by Author



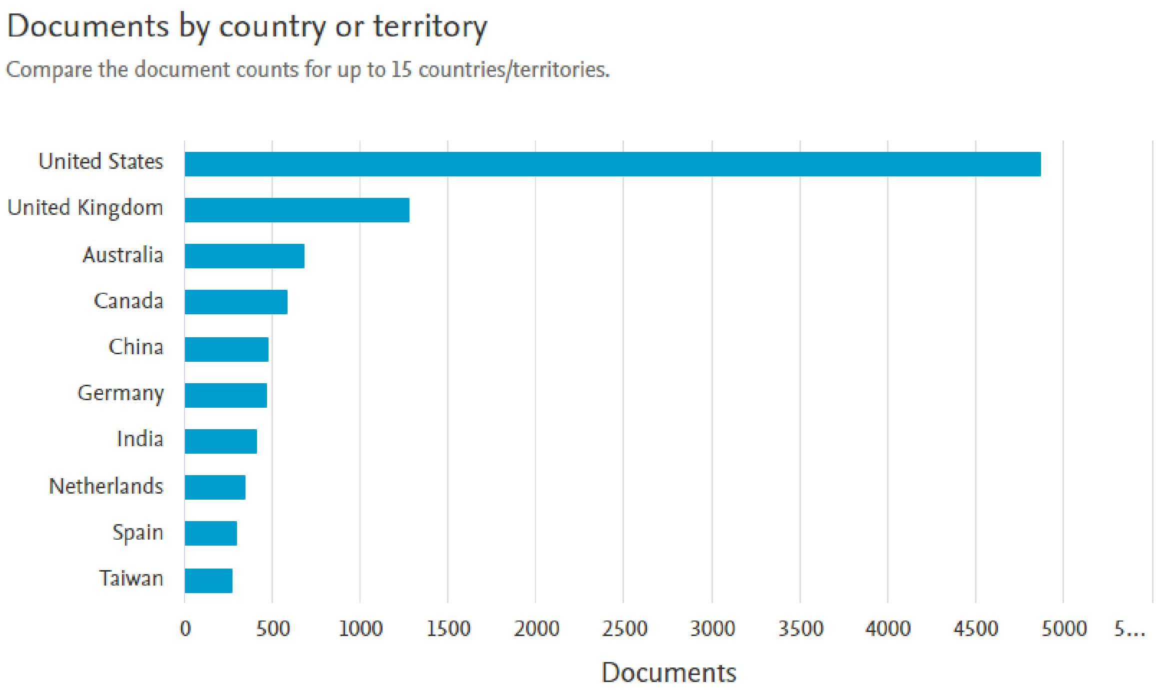
Source: Generated from Scopus

Exhibit 4 Documents by Affiliation



Source: Generated from Scopus

Exhibit 5 Documents by Country or Territory



Source: Generated from Scopus

Exhibit 6 Documents by Type

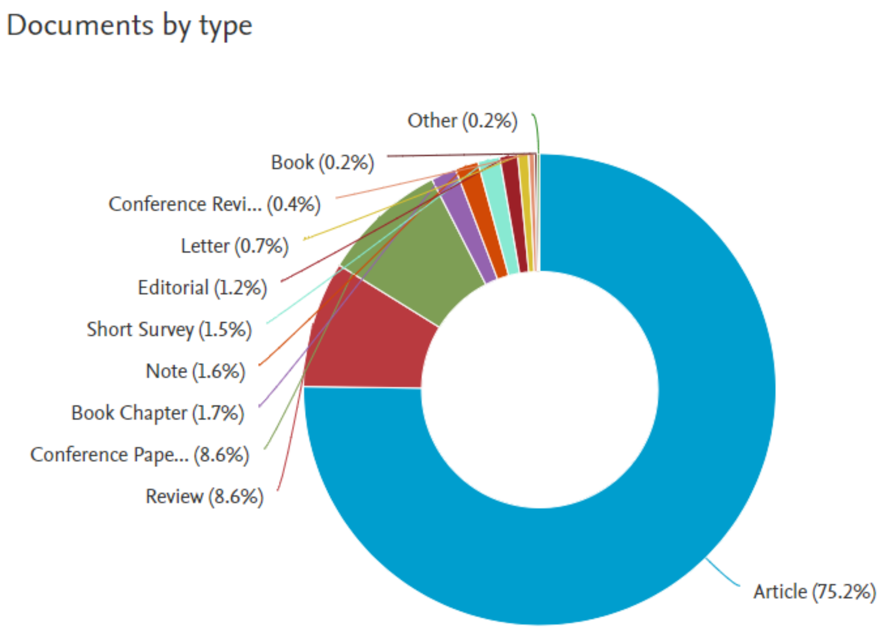


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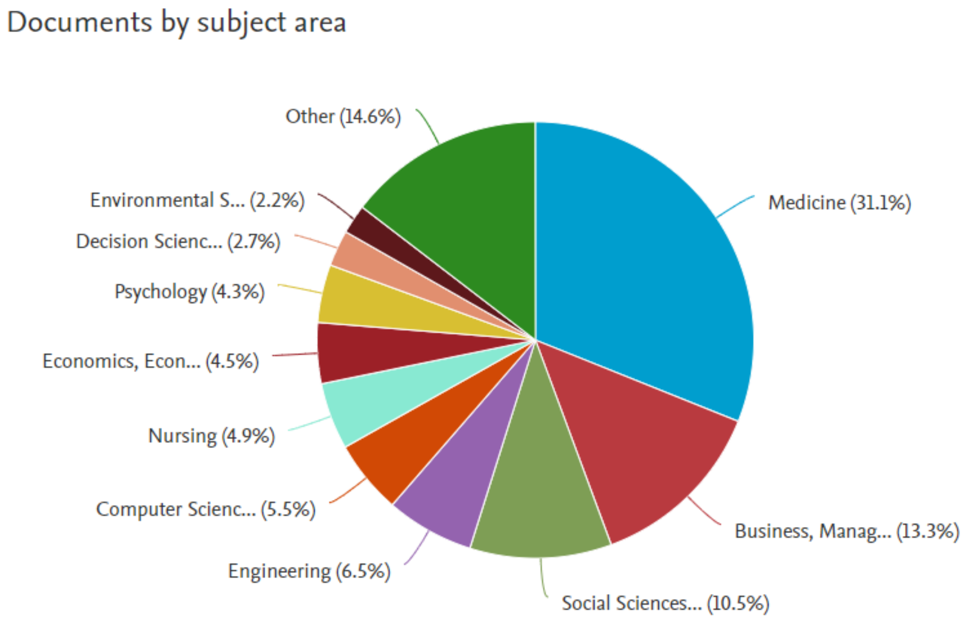
Exhibit 7 Documents by Subject Area



Source: Generated from Scopus

Reference

1. www.scopus.com

CARING FOR THE UNCARED: - ROLE OF ORTHODOX CHURCH'S IN SOCIO-ECONOMIC TRANSFORMATION IN KUNNAMKULAM DIOCESE

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Abstract

The Syrian Orthodox Church, referred to as the Orthodox Church of India is the second-largest fraction of the ancient church of the St. Thomas Christians in India. A unique and noble feature of the Orthodox Church is its broad vision of humanity, non-christian religious and ideologies. The Syrian Orthodox Church in Kunnamkulam is believed to have established with the arrival of St. Thomas. Out of the 29% of the Christians who live in Kunnamkulam 21% of them is Syrian Orthodox Christian. The church's here are always at peace and establishes oneness and tranquility with the surrounding Hindu, Muslim communities. The purpose of this paper is to determining the role of the Orthodox Church in Kunnamkulam in identifying the uncared or the marginalized section of the society and the policies and programmes adopted by the churches over the years in bringing about socio-economic transformation.

Keywords: *Churches, Syrian orthodox, socio-economic, global pandemic.*

Introduction

Religious groups traditionally have played a significant role in uplifting communities. Religious communities are indeed the backbone of civil society, wherein they contribute significantly by establishing hospitals, schools, retirement homes, orphanages etc. The church is often regarded as an institution itself and this attitude is frequently passed onto the social instructions that church creates and maintains. In many countries the church has a special place among the states institutional partners. The role of Christian churches in fighting poverty through development activities cannot be overlooked. Churches have come of age and collaborate with different organizations to improve the well-being of communities around their vicinity. Christian churches exert a profound influence on all societies. Throughout history, they have proven to be the primary force for social progress, motivating individuals to develop spiritual qualities and empowering them to make sacrifices for their fellow human beings. The universal principles which lie at the heart of Christian churches include -Tolerance, compassion, love, justice, humility, sacrifice (Mwaura David, 2018). It is thus evident that Christian churches have always preached that the spiritual accomplishment and well-being of the individuals are linked to the collective advancement of the entire community.

According to traditions, Christianity in India is as old as Christianity itself. The uniqueness of this region is that Christian church was believed to have established in this part of Malankara at the same time when the Christian faith was established in Rome, Antioch and Alexandria. Kerala is considered as a melting pot of important world religion and is famous for its world religious tolerance. It is the earliest seat of Christianity in the Indian peninsula. Among various Christian denominations of Kerala, St. Thomas Christians are the most ancient ecclesiastical community in India. These ancient Christians are an ethnoreligious group, which enriches different churches of St. Thomas Christian traditions, with their unique customs and practices. A remarkable portion of these St. Thomas Christians or Malankara Christians constitute the Malankara Orthodox Syrian Church (Chacko M,2013).

Syrian Orthodox Christians In Kunnamkulam

Kunnamkulam is the home of the people who bear in their hearts the natural piety of spiritualism, the fragrance of tradition and the steadfastness of true faith. The Christians in Kunnamkulam have played a fundamental role in socio-cultural transformation. Kunnamkulam attained its status as a Christian economic centre from the time St. Thomas came and established the churches in various parts of Kerala, wherein it's believed that the famous Arthat Church was established by him. The very first printing press in Kerala was established by Pulikkottil Joseph Mar Dionysius, which is also the first Syrian press to be established in Asia.

Kunnamkulam is the chief centre of the Malankara Orthodox Syrian Christians in Kerala state, wherein out of 28.8% of the Christians residing in the city 20% of them belongs to the Syrian Orthodox community (Census 2011).

A total of 6500 families in Kunnamkulam belong to the Syrian Orthodox community and have contributed to the overall socio-economic transformation of the city. Kunnamkulam is famous for its religious harmony as Hindus, Christians and Muslims live here. The religious tolerance of Kunnamkulam can be seen from Ambala Palli, located at the South Bazar, which is a temple converted to t a church wherein the temple character can be seen in church entrance.

Objectives of the study

The present study is made to know about the role played by Syrian orthodox Church since its inception. The study also focuses on the socio economic programmes adopted by churches over the years to uplift the marginalized section of the society and the role it has played specifically during the outbreak of coronavirus.

Methodology

Data collection

The research study was carried out with the permission of Baselious Marthoma Paulose II, a Supreme head of Malankara Orthodox Church. A case study was carried out based on the Kunnamkulam Diocese to have a comprehensive understanding of the Church's role in socio economic transformation.

To get answers for the research questions, a list of semi-structured interviews were carried out among the church officials and church reverends. A total of 10 churches were chosen as samples out of the total 40 churches in Kunnamkulam based on purposive and convenient sampling.

Community-based qualitative research method (CBQR) was used for the purpose of the study, to have a real life perspective and insights into the process

Data Analysis

Case study- Syrian Orthodox Church in Kunnamkulam & their Role in socio-economic transformation.

The Syrian Orthodox Church in Kunnamkulam is believed to be established in A.D 52 with the arrival of St. Thomas. It was then Kunnamkulam attained its status as a Christian economic centre. The Christians in Kunnamkulam have played a fundamental role in socio-cultural and economic transformation. The very first printing press was established in Kunnamkulam by Pulikkottil Joseph Mar Dynosius, which is also the first press to print Syrian in Asia.

When Tipu Sultan invaded Guruvayur and adjacent areas, looting temples and churches, a large number of refugees came to Kunnamkulam, lead by Rev. Father Pulikkottil Joseph. They participated in bringing about socio economic changes in Kunnamkulam town in all means. Community level programmes were introduced under the guidance of Father

Pulikkottil, who went on with a holistic approach to bring about a socio-economic transformation in Kunnamkulam. He stressed on the importance of introducing the English language to the downtrodden section, even when the majority of the well to do families opposed the move, fearing that the downtrodden would be educated and would attain a various positions in the administration they feared that the lower caste would attain greater power.

He stressed on the importance of women empowerment through education, social upliftment of the poor and strongly advocated against untouchability and slavery. The youngsters who received English education began questioning the age-old traditions of the society, which resulted in the uprising of an academic community.

The contribution of Syrian Orthodox Christian in the education sector cannot be overlooked. Education at that time was restricted mainly to the upper castes Hindus. When the British introduced a centralized government mechanism, the jobs generated either went to these people or experienced Europeans. It was in this context that the then Metropolitan Joseph Mar

Dynasious established around 250 schools in Kerala, wherein several schools were established in Kunnamkulam . The admissions to these colleges were irrespective of the religion, caste, sex or creed, leading to educational revolution in Kunnamkulam. St. Ignatius School, was the first high school to be established in Kunnamkulam by Mar Gregorious , who was assigned the mission by the then Metropolitan, an year after St. Mary's school was established in Parael Angadi.

When Kunnamkulam was affected by the 1920's plague, the government hospitals were insufficient in accommodating the plague affected patients, Bethany Ashram one of the prominent institution of the Syrian Orthodox Church arranged all treatments required in their Ashram.

A total of 6500 registered families are a part of Syrian Orthodox Church who belongs to 40 different churches spread across Kunnmakulam.

The major institutions that come under Kunnamkulam Diocese that have contributed to both socio-economic and community development programmes include.

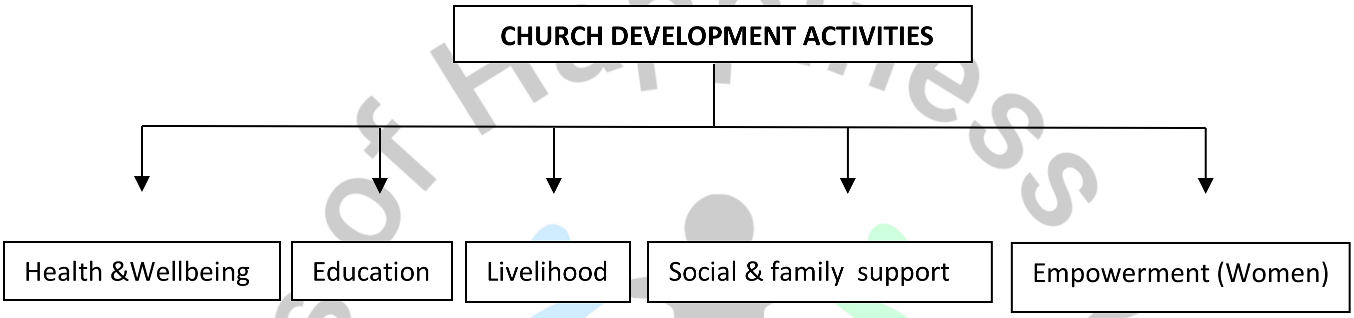
1. M.D. College Pazhanji
2. Malankara Mission Hospital, Kunnamkulam
3. Mar Dynasious Old Home, Kunnamkulam

4. Mother Yohanna Karunalayam, Adupputty
5. Mary Magdalene Convent, Adupputty
6. Various L.P, U.P, High Schools.

Socio-Economic development activities of Orthodox churches in Kunnamkulam

The socio economic development activities of Orthodox Syrian Churches in Kunnamkulam can broadly be classified on the themes of Health and well-being, education, livelihood, social and families support, empowerment, environmental protection.

Figure No. 1



The above themes were analyzed on the selected 10 churches, using qualitative data and were classified into two- churches contribution over the years in transforming socio-economic conditions of the people in that community. The contribution of churches during the pandemic situation, i.e. when corona hit the society. The necessary steps and programmes undertaken by each of these churches were analyzed and classified.

The position of Syrian Orthodox Church in Kunnamkulam community

The Syrian Orthodox Church in Kunnamkulam has taken a strategic position to support community development activities in the society. Church level activities are aimed about to bring a holistic change in the socio-economic conditions of its people. Churches were inclusive enough in identifying the needy and the destitute in their respective vicinity, addressed their issues irrespective of their religion or caste there by breaking all barriers delimiting development.

The Syrian Orthodox Churches in Kunnamkulam is known for its feast days or 'Perunnal'. In many churches, the feast days prolong for 2-3 days which are symbolized by processions, fireworks, colorful cultural, programmes etc. As a part of this feast, the churches spend a massive amount of money for their charity work ranging from educational and health support to the construction of houses. People from all walks of life, irrespective of their religion, actively participate in the feast held by the church, which is the biggest testimony of the inclusiveness nature of church's development.

Church's focus on Health and Wellbeing

The Syrian Orthodox Church is Kunnamkulam is seeking all ways to promote health and well-being by creating opportunities and by reaching out to the needy. The church, not only target people in their own community, but also the one's outside, who face indirect discrimination on the grounds of their capabilities.

Around 7 out of the selected 10 churches are involved in providing monthly medicine support. For this very purpose youth movement members of the respective churches have organised themselves in identifying the economically poor people. Almost all churches lend their helping hand in donating to its members who have met with an accident and are in urgent need of cash.

The Malankara Medical Mission Hospital that is set up in kunnamkulam is a non-profit organization, which is run by Malankara Orthodox Syrian church providing professional health care at affordable cost. The hospital has played an active role in the development and promotion of health care. The hospital is also known for its excellence and expertization in snake bite treatments, no other hospitals provides snake bite treatment 25 kms around Kunnamkulam. The hospital has been instrumental in providing health care facilities and medicines at a very subsidized rate to the poor. 100% of the expenses of the poor and the destitute are covered under the recommendation of various reverends of the church and ward members.

Various blood donation camps, free eye testing camps are organized every year by churches, which witness the active participation of people from all walks of life.

Church's like St. Mary's Orthodox Church Arthat initiated a programme 'Nirapunchiri', where they supply medical equipments like wheelchairs, medical bed etc. St.Marys Orthodox Church, Pazhanji has played a huge role in donating funds for patients undergoing dialysis for the past 15 years.

The church has different types of men, women and youth associations. These associations are operated by the members of the church. The purpose of such association is to identify members of their parish and their locality who are in dire need of funds for their medical needs. The reverends of the churches also play an imperative role in visiting the houses and giving them the moral and mental support through their tough times.

With the advent of Covid, churches have played a prominent role in ensuring support to the coved affected families. The youth and similar associations have been reaching out to as many people, through various networks to provide food and medical help, including getting patients admitted to hospital. Suspected patients who need home quarantine were provided accommodation in church buildings. Vaccine help desk, sponsoring of sanitization machines, oximeters were carried out by churchs like Aduputty, Pazhanji, Kondazy. The Diocese in kunnamkulam is planning to establish a pain and palliative centre in Pazhanji to further enhance their contribution in health sector.

Church's focus on Education

The Syrian Orthodox Church in Kunnamkulam have established several educational institutions through the length and breadth of this town, with the purpose of empowering the community. Numerous schools have been run by individual churches with the motive of educating the downtrodden people of the area and enabling them to secure high positions in the society.

Various fundraising projects have been timely organized by churches to provide scholarships to economically backward students. One of the historical moves of the Churches here was the establishment of Mar Dionysius College in Pazhanji with the aim to educate youth in the area. Fee concessions and full waiving of fees are provided to the deserving students.

5 out of 10 churches selected for the study- St. Ignatious Church Kattakampal, St. Mary's Church Pazhanji, Mar Baselious Church Perumthuruthi, St Lazarus Church Kunnamkulam, St George Church Kottapadi have government aided schools near by the church officials and management which has catered to the needs Kunnamkulam town.

Every year church's through sponsorships, raise funds to distribute schoolbags, notebooks and other stationeries required among students. The benefits of these programmes are reaped not only by christian students but also students from different religious communities.

During the outbreak of corona, when schools and colleges were closed, the transition from a one to one class to an online class mode has been difficult on many students. Parents found it difficult even to provide the material to aid their studies. Churches have provided laptops, mobile phones and tabs to the needy. Various associations have also taken initiatives to further aid students by providing them internet service, recharging the phones etc.

Church's focus on Livelihood, Social and Family support and Empowerment

The Syrian Orthodox Church in Kunnamkulam seeks to eradicate poverty and empower its community members by providing them the basic necessities. The church has been engaged on Housing project. The Diocese has taken a historic move in constructing 32 houses over the years for the economically backward people of the community. Funds are also allotted for various maintenance works for the respective members of the church.

In Kunnamkulam town, water shortage is a prevalent obstacle that majority of the population faces. To tackle this problem the churches with its partners have come up with rain water harvesting project. Subsidies and aids are provided to purchase tanks. One of the major ponds in Kunnamkulam, Injakulam, which is a part of St. Lazarus Church, have taken the initiative of cleaning the pond which would ensure uninterrupted supply of clean water to almost 200 houses nearby.

To empower community members economically various pension schemes have been initiated by the churches for the elderly and widows.

Harvest festivals are conducted on a yearly basis by all the churches where in, the agricultural products are kept for sale based on bids. The person, who calls the highest bid for a product, gets to buy it. These types of festivals are largely conducted to uplift the farmers economically, as Kunnamkulam has originally been an agrarian economy. Various pension schemes and minimum support prices for the crops are also ensured by churches to economically uplift the farmers.

The members of the church come together every year to donate clothes and the basic household necessities, which are then distributed to the vulnerable community members. The associations of women, in almost all churches are involved in collecting funds which are then distributed to support various families especially for girl's education and marriages.

Churches have been actively involved in carrying out all measures to safeguard the lives of its people during the pandemic. St. Lazarus church, Chiralayam, under the programme 'Lending a hand to the needy' have distributed Rs. 1000/- family to around 43 families of their church during the second wave of the pandemic. This was followed by providing rice and vegetables kits to all its members. St George Orthodox Church, Parayil similarly provided 'Coupons' worth Rs 750, to the needy people in their locality where in this coupon could be redeemed in the form of medicines or other groceries.

St Mary's Orthodox Church, Pazhanji with around 1500 registered members provided grocery kits to all its members. Funds were also allotted to the families struggling without a job or any source of income. St Mathias Orthodox Church, South Bazar, also identified economically weak families of their church and addressed their issues by allocating various funds for their uplifment.

Conclusion

The Syrian Orthodox Church operates in a diverse local community and has profound impact on societies. The churches have helped unite the people in Kunnamkulam irrespective of their religion or caste.

The churches have been instrumental in creating awareness among the people of their self-worth due to their dedicated services in the field of health, education and various social political and cultural upbringings. Over the years, churches are trying to enhance the well-being of the community around their vicinity through social and economic community development programmes.

The church needs to continue with their efficient and good work by including more of marginalized communities and by creating effective programmes and sustainably empower community for a longer period.

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DETERMINANTS OF FREEDOM TO MAKE LIFE CHOICES

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Abstract

This paper explores the determinants of Freedom to make life choices among world economies fitting a multiple regression model. The results indicated healthy life expectancy, generosity and corruption as significant determinants of Freedom to make life choices while GDP per capita was not significant.

Keywords: *Online Education, Digital Divide*

Introduction

There is definitive concord among academia (Amanina & Veenhoven 2017; Haller & Hadler 2004) across the world that Freedom and happiness are concomitant. Sen (1999) described development as freedom. Happiness was given much emphasis in developmental literature since the publication of first World Happiness Report by United Nations Sustainable Development Solutions Network in 2012. Freedom to make life choices is defined as the right to choose what you do with your life. Happiness and freedom of life choices have gained unprecedented contemporary relevance with the outset of the Covid 19 pandemic worldwide and its consequent socio-economic and political overtones. Against this backdrop we seek to examine the determinants of Freedom to make life choices among world economies.

Data

Data was collected from five domains of quality of life as used in calculating Human Happiness Index available in the World Happiness Report (2020) for 153 countries. The definition of variables was followed as per the report. Corruption score reported in the data set was reversed by subtracting the score from unity to indicate high score for high corruption perception.

Results and Discussion

To examine the effects of income and non-income factors on the freedom to make life choices, a multiple regression model with the following econometric specification was administered.

$$\textit{Freedom to make life choices}_i = \alpha + \beta_0\, \textit{GDP percapita}_i + \beta_1\, \textit{Healthy life expectancy}_i + \beta_2\, \textit{Generosity}_i + \beta_3\, \textit{Corruption}_i + \upsilon_i$$

The proposed model was found to be statistically significant ($F(0.9,2.03) = 18.12$, $p<.001$)).

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.573	.329	.311	.117178

Table 2: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.996	4	.249	18.129	.000
	Residual	2.032	148	.014		
	Total	3.028	152			

Table 3: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.481	.106		4.525	.000*
	GDP per capita	.060	.049	.157	1.222	.224
	Healthy life expectancy	.143	.071	.257	1.998	.048*
	Generosity	.325	.101	.231	3.206	.002*
	Corruption	-.265	.096	-.212	-2.766	.006*

Source: World Happiness Report (2020)

Note: * Statistically Significant

Healthy life expectancy (p=.048), Generosity (p=.002) and Corruption (p=.006) were found to be statistically significant determinants of Freedom to make life choices while GDP per capita (p=.224) turned out to be insignificant. The results are in congruence with our proposition that more qualitative and subjective factors of wellbeing exert remarkable influence on freedom than growth numbers. Freedom to make life choices increased by 0.14 with unit increase in healthy life expectancy while a unit increase in generosity raised freedom by 0.325. Unsurprisingly, corruption was inversely related with freedom with freedom falling by 0.2 with unit increase in corruption perception.

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Summing Up

Institutions, local and national, should invest more in health and build communities with mutual trust and harmony. Arresting the level of corruption will be crucial in enhancing human freedoms, especially in the developing world. To quote Sen (1999), "Freedoms are not only the primary ends of development, they are also among its principal means".

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BIBLIOMETRIC ANALYSIS OF ECONOMICS OF WELFARE IN SCOPUS

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Abstract

Investopedia defines Welfare Economics as the study of how the distribution of resources and products impacts societal wellbeing. This is intimately related to the study of economic efficiency and income distribution, as well as how these two elements impact the economy's general well-being. Welfare economics is a discipline of economics that use microeconomic approaches to assess overall well-being. The field's literature is becoming more interdisciplinary in nature. Bibliometric analysis is a comparative evaluation of written journal articles, books, or book pages, and it's a valuable tool for assessing the effect of a publication on the scientific world. The number of times a piece of study has been cited by other scholars is an excellent measure of its scholarly importance. A bibliometric analysis, also known as a citation classics research style, is a widely used method for assessing an article's effect. This paper aims to provide a succinct update on the effects of bibliometric research on publications in the field of Economics of Welfare as a key word in Scopus.

***Keywords**: Bibliometric Analysis, Economics of Welfare, Welfare Economics*

Introduction

Investopedia defines Welfare Economics as the study of how the distribution of resources and products impacts societal wellbeing. This is intimately related to the study of economic efficiency and income distribution, as well as how these two elements impact the economy's general well-being. Welfare economics is a discipline of economics that use microeconomic approaches to assess overall well-being. The area of public economics, which studies how government might act to increase social wellbeing, arose from an attempt to apply the concepts of welfare economics.

Pigou was crucial for distributing many of Marshall's ideas, and as a result, the Cambridge school of economics gained a strong theoretical foundation. The Economics of Welfare was

Pigou's most significant study (1920). Pigou expanded on Marshall's notion of externalities, which are costs or advantages placed on others that are not accounted for by the individual who imposes or receives them. Pigou claimed that a tax should be used to balance negative externalities (costs imposed), while a subsidy should be used to counteract positive externalities. Pigou's approach was disputed in the early 1960s by Ronald Coase, who claimed that taxes and subsidies are unnecessary if the transaction's partners—that is, those who are impacted by the externality and those who generate it—can negotiate over the transaction.

Statement of the Problem

Bibliometric analysis is a comparative evaluation of written scientific articles, books, or book pages, and it is a valuable tool for assessing the effect of publishing on the scientific world. The number of times a piece of study is cited by other scholars is a strong measure of its intellectual value. A bibliometric analysis, also known as a citation classics research style, is a popular method for assessing an article's impact as well as identifying prominent authors and sources.

Objectives of the Study

This paper attempts to present a concise report of the bibliometric analysis results on articles in the area of Economics of Welfare as a key word in Scopus.

Methodology

Economics of Welfare being a field of study for long, 21018 documents could be traced from the Scopus database form the period from 1898- 2021. The most prominent authors and sources are identified using the built in tools of Scopus database.

Results

- Table 1 shows the Top 25 articles in Google Scholar with the key word Economics of Welfare. The work by AC Pigou is the most cited document, though the work of RA Dahl is found in the first rank in Google Scholar.
- The literature is growing year by year most of the peaks found in recent years. 2017 witnessed 1011 articles and 347 articles so far produced in 2021. (Exhibit 1)
- Ecological Economics, American Journal of Agricultural Economics and Environmental and Resource Economics are found to be prominent sources in Welfare Economics with more than 200 documents. (Exhibit 2)
- Burda D, Zhang Aand Rollin BE are found to be prominent authors in the area with maximum documents. (Exhibit 3)

- London School of Economics and Political Science and University of California are found to be prominent affiliations of authors in Economics of Welfare. (Exhibit 4)
- United States outperform other countries in total academic production in this area. UK and Germany follows to be the next in the list. (Exhibit 5)
- 78% of documents in the scopus database in this field are research articles followed by 6% each of Conference Papers and Reviews (Exhibit 6).

Discussion

Economics of Welfare is now catching more attention with its variations into different aspects of human life. More research outputs are also expected covering the different dimensions of human life, existence and survival in relation to qualitative and quantitative measures of happiness along with its associations.

Annexure – Tables and Exhibits

Table 1 – Top 25 Articles in Google Scholar

GS Rank	Cites	Authors	Title	Year	Source	Publisher
1	2842	RA Dahl	Politics, economics, and welfare	2017		books.google.com
2	16906	AC Pigou	The economics of welfare	2013		Palgrave Macmillan
3	2114	JR Hicks	The foundations of welfare economics	1939	The Economic Journal	JSTOR
4	55	NA Barr, DK Whynes	Current issues in the economics of welfare	1993		books.google.com
5	74	G Daly, F Giertz	Welfare economics and welfare reform	1972	The American Economic Review	JSTOR
6	175	J Farrell,	The economics	2006		escholarship.org

		ML Katz	of welfare standards in antitrust			
7	2447	N Kaldor	Welfare propositions of economics and interpersonal comparisons of utility	1939	The Economic Journal	JSTOR
8	57	RA Dahl, CE Lindblom	Politics, economics and welfare: planning and politico-economic systems, resolved into basic processes	1953		pdfs.semanticscholar.org
9	173	AC Pigou	Some aspects of welfare economics	1951	The American Economic Review	JSTOR
10	1141	WJ Baumol	Welfare Economics and the Theory of the State	2004	The encyclopedia of public choice	Springer
11	38	C Andrade	THE ECONOMICS OF WELFARE PARTICIPATION AND WELFARE STIGMA: A	2002	Public Finance & Management	search.ebscohost.com

			REVIEW.			
12	1362	R Just, DL Hueth, A Schmitz	Applied welfare economics	2008		econpapers.repec.org
13	183	AM Feldman	Welfare economics	1991	The World of Economics	Springer
14	1626	IMD Little	A critique of welfare economics	2002		books.google.com
15	22	FA Fetter	Price economics versus welfare economics	1920	The American Economic Review	JSTOR
16	515	YK Ng	Welfare economics	1983		Springer
17	1016	JV Graaff	Theoretical welfare economics	1967		books.google.com
18	162	JR Hicks	The scope and status of welfare economics	1975	Oxford economic papers	JSTOR
19	429	PO Johansson	An introduction to modern welfare economics	1991		books.google.com
20	2172	AP Lerner	Economics of control: Principles of welfare economics	1944		dspace.gipe.ac.in
21	3	O	Pigou in the	2021	International	Springer

		Edenhofer, M Franks, M Kalkuhl	21st Century: a tribute on the occasion of the 100th anniversary of the publication of The Economics of Welfare		Tax and Public Finance	
22	416	O Lange	The foundations of welfare economics	1942	Econometrica, Journal of the Econometric Society	JSTOR
23	433	R Cooter, P Rappoport	Were the ordinalists wrong about welfare economics?	1984	Journal of Economic literature	JSTOR
24	1651	A Burk	A reformulation of certain aspects of welfare economics	1938	The Quarterly Journal of Economics	academic.oup.com
25	167	T Scitovsky	The state of welfare economics	1951	The American Economic Review	JSTOR

Source: Generated from Google Scholar using Publish of Perish App

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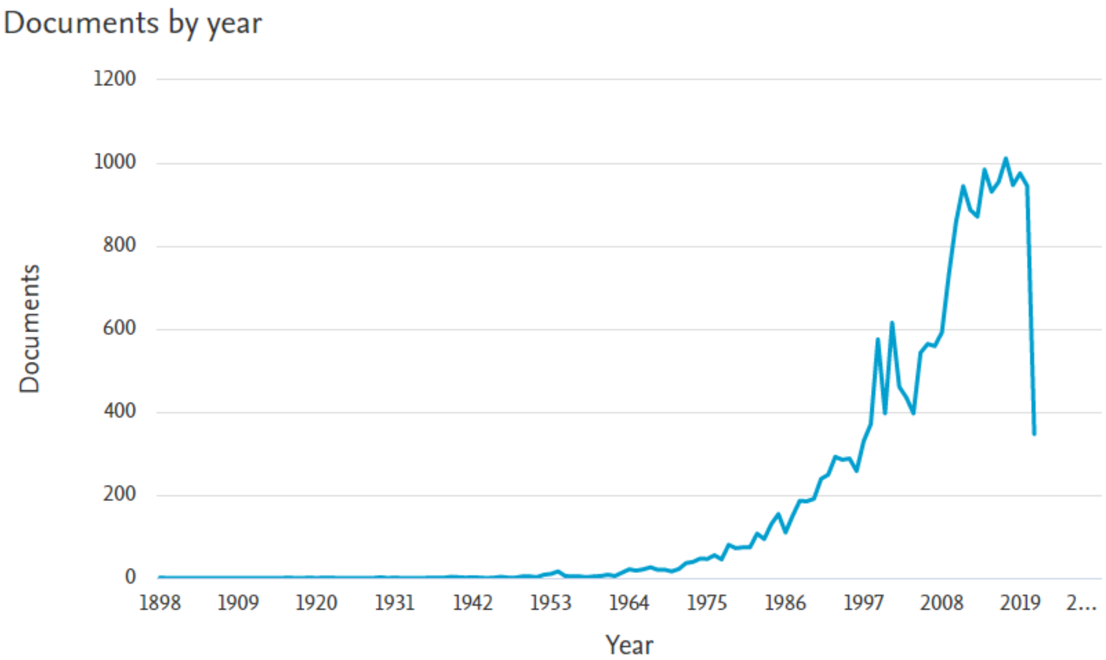
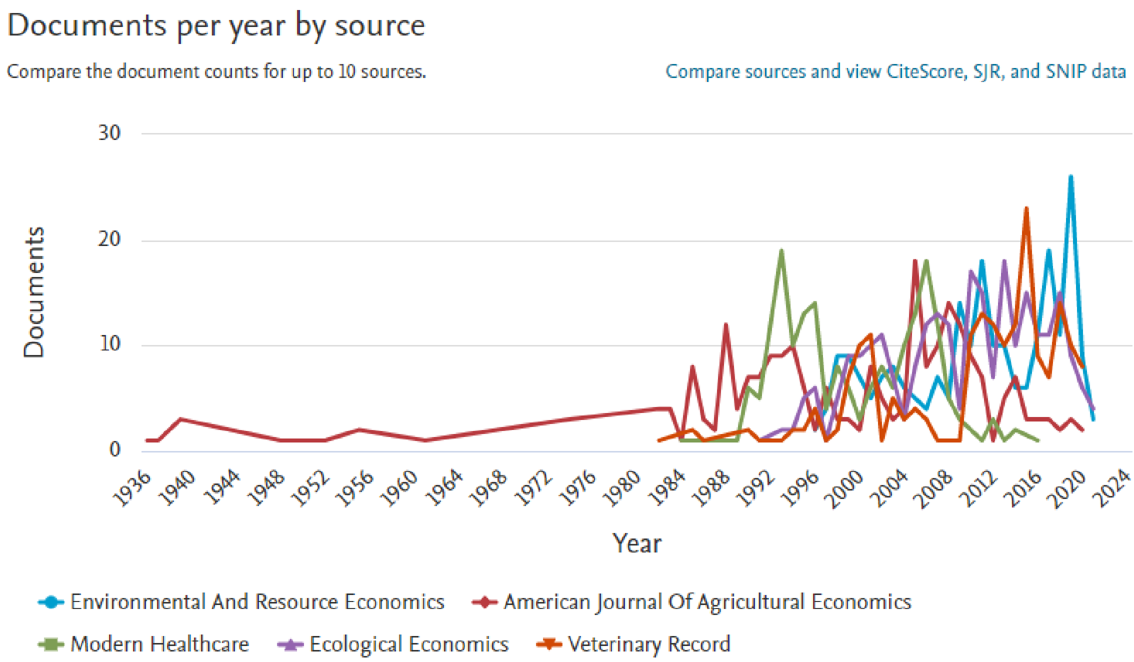
Exhibit 1 Documents per Year



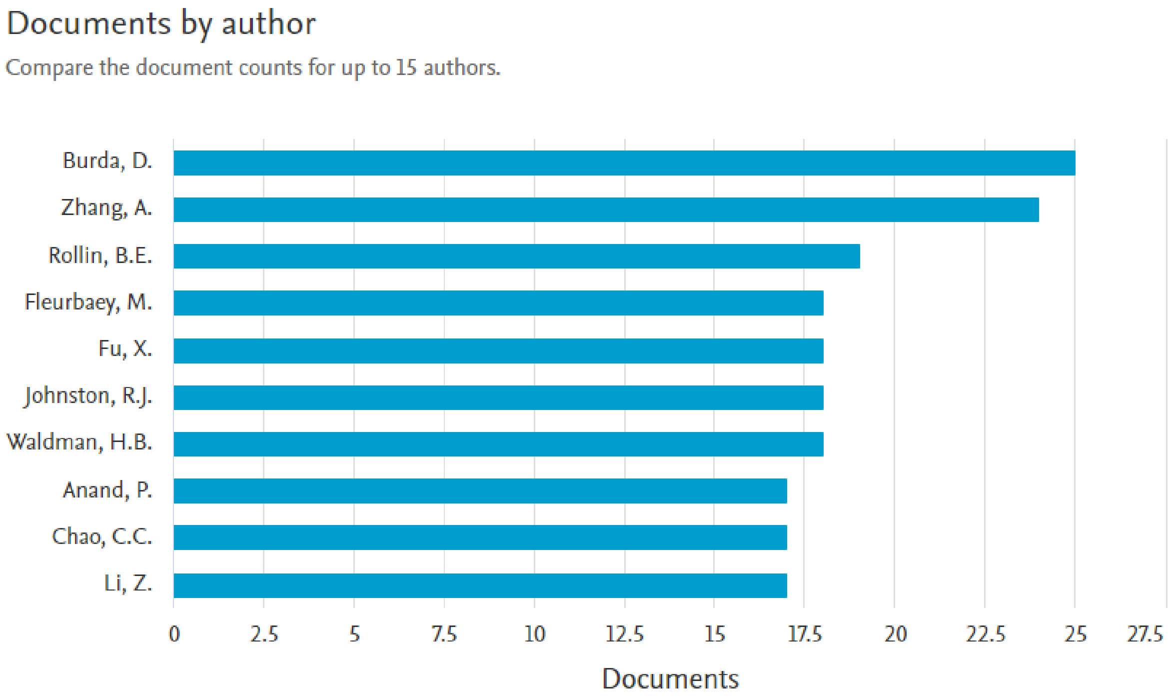
Source: Generated from Scopus

Exhibit 2 Document per Year per Source



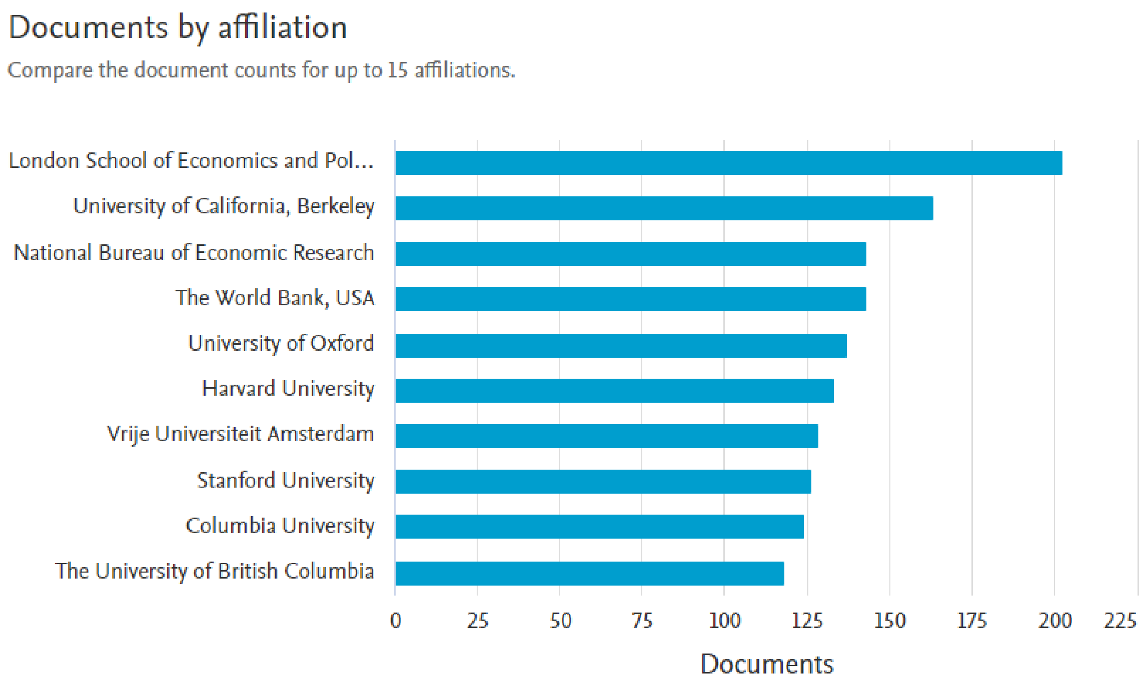
Source: Generated from Scopus

Exhibit 3 Documents by Author



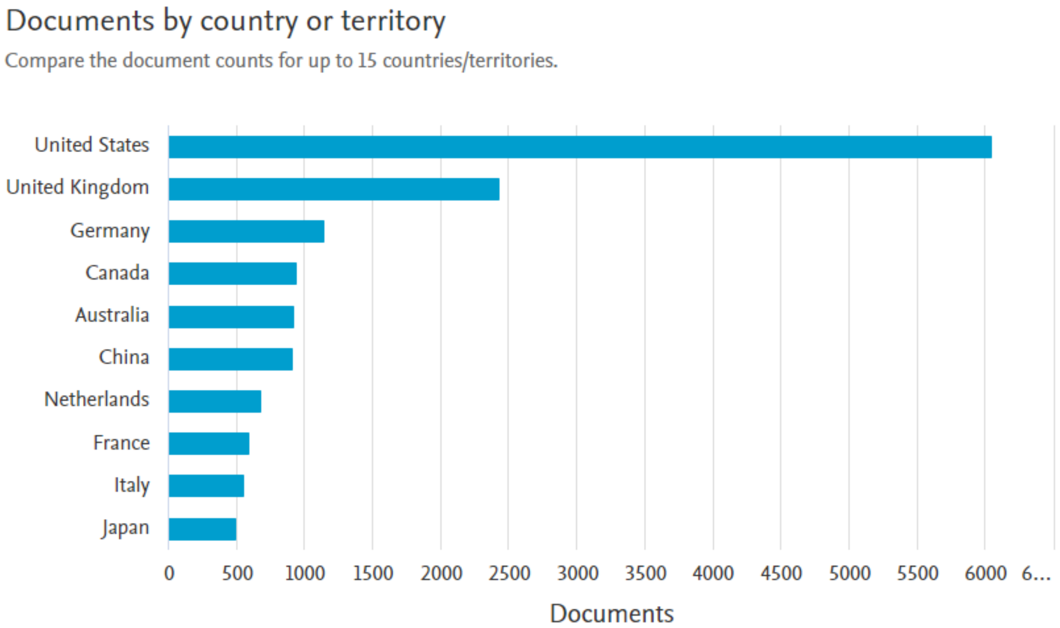
Source: Generated from Scopus

Exhibit 4 Documents by Affiliation



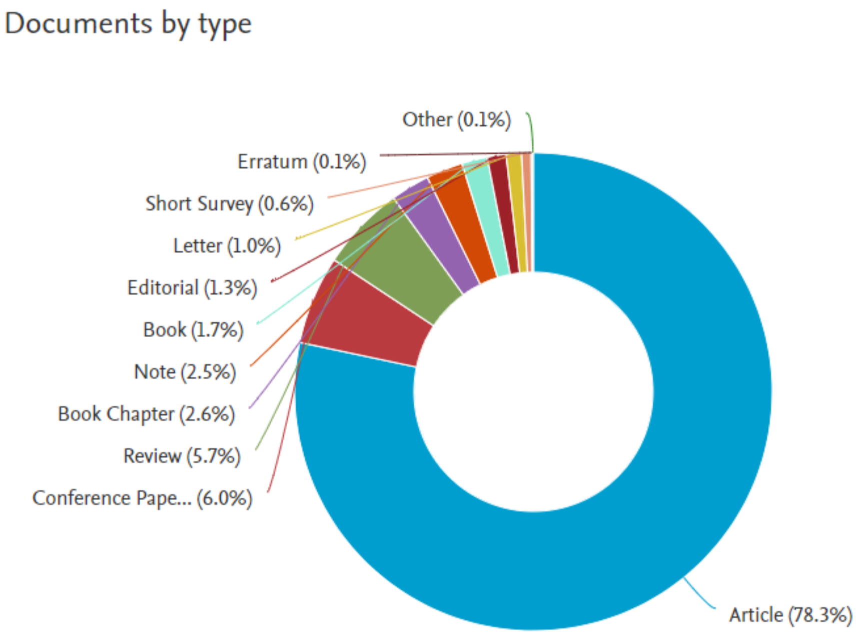
Source: Generated from Scopus

Exhibit 5 Documents by Country or Territory



Source: Generated from Scopus

Exhibit 6 Document Type



Source: Generated from Scopus

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HUMAN RESOURCE DEVELOPMENT AND ECONOMIC GROWTH

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Abstract

Economic growth is an increase in the production of economic goods and services, compared from one period of time to another. Economic growth is commonly measured in terms of the increase in aggregated market value of additional goods and services produced, using estimates such as GDP. Economic development is affected by various factors broadly classified into economic and non-economic factors. Human Resources, Natural Resources, Capital Formation, Level of Infrastructure, Political and Social, Education, Science and Technology etc. play a vital role in influencing the economic growth. Human resources are important to mobilize and utilize natural resources, increase production, achieve technological progress, enhance labour force, industrial growth and transportation development. The natural resources provide us benefits through the provision of raw materials and energy used in economic activity. Capital formation increases sectoral productivity in the economy on the one hand enhances ultimately the national output by raising effective demand on the other. The level of infrastructure in the system facilitate wide range of services starting from the provision of health services and education facilities to the supply of such need as power, irrigation, transport, communication, etc. Also if the process of economic development is to be initiated and made self-sustaining, it must begin from agricultural and industrial sector. This paper mainly focus on understanding the role of Human Resources in Economic development, Human Resource Development, measuring HDI and steps to improve the same process.

Keywords: *Human Resource Development, Economic Growth, Capital formation, Level of Infrastructure*

Introduction

Economic Growth

Economic growth is an increase in the production of economic goods and services, compared from one period of time to another. It can be measured in nominal or real terms. Economic growth is an increase in the production of goods and services in an economy. Increases in capital goods, labor force, technology, and human capital can all contribute to economic growth. Economic growth is commonly measured in terms of the increase in aggregated market value of additional goods and services produced, using estimates such as GDP. Economic development is affected by various factors broadly classified into economic and non-economic factors. It is important to learn and understand these factors for achieving higher rates of economic development. By manipulating those factors in a favorable way will help achieve the same. Factors like human resources, natural resources, capital formation and level of infrastructure etc. are considered the most important factors influencing economic development. This paper tries to understand these factors and more importance is given to the role of human resources in economic development.

Objectives

1. To understand the concept of economic development.
2. To understand the factors affecting economic development.
3. To understand the relation between human resources and economic development.
4. To understand the concept of human resource development
5. To understand measurement of human resource development.
6. To understand the steps to be taken for human resource development.

Determinants of Economic Growth

Economic Factors:

1. Human Resources
2. Natural Resources
3. Capital Formation
4. Level of Infrastructure
5. Agriculture and Industries
6. Technological Progress

Non-Economic Factors

1. Politics
2. Social Standards
3. Social and Psychological factors
4. Education
5. Urbanization
6. Corruption

Human Resources

Human resource can be expressed in 2 ways. The total population of a country is considered human resource. According to the National planning commission, "Human resource is the knowledge, skill, efficiency and physical and mental capacity to do work inherent in the people of the country". According to Peter Drucker, "The most important requirement of rapid industrial growth is people. People ready to welcome the challenge of economic change and opportunities in it. People, who are highly skilled, educated and motivated towards the growth of the country. What are needed beyond all else are leadership and example, and that, only the right kind of people can provide". There can be plenty of natural resource and capital resource in a country. But human resource to harvest the same is equally important. Human resources are necessary to mobilize these resources. Human resources are essential for utilization of Natural resources, to compensate for the deficiency of natural resources, utilization of physical capital, to increase production, for technological progress. Utilization of these resources is necessary for economic development and overall growth of the country. Thus, only human resources mobilize and utilize them properly. The utilization of human resource compensates the deficiency of natural resources. Many countries like Japan, Hong Kong, Singapore, etc. are inherently having relatively lesser natural resources. But these countries are still able to achieve high economic growth by efficient utilization of the human resource. Just the presence of physical capital can't do everything for economic development by itself. This should be well efficiently utilized too. The human resources of a better quality help to extend the assembly of various goods and services. With the help of skilled human resource, any country will be able to produce a wide range of goods and services of a higher quality. Human resources of a rustic can bring new technology. There are other roles of human resources like the event of transportation and communication, the availability of labour, etc.

Natural Resources

Natural resources are natural assets i.e. raw materials occurring in nature which will be used for economic production or consumption. The principle factor affecting the development of economy is the natural resources. Among the Natural resources generally, the acreage and therefore the quality of the soil, forest wealth, good river system, minerals and oil resources, good and bracing climate etc. are considered the vital components. For Economic growth, the existence of natural resources in abundance is crucial. A country deficient of natural resources may fail to achieve higher rates of economic growth and development. Also, just the natural resources cannot isn't sufficient. Lewis says "Other things being equal, man can make better use of rich resources than they will of poor" The presence of natural resources isn't sufficient for economic process. The skilled minds and availability of appropriate technology is prime essential for the same. Also the knowledge of effective and efficient harvesting of available resources and finding new uses of the available resources is absolutely necessary. Lewis also says that "A country which is taken into account to be poor in resources today could also be considered in resources at some later time, not only because unknown resources are discovered, but also because new uses are discovered for the known resources." For example, Japan is deficient in natural resources but it is one of the advanced countries of the world because it's been ready to discover new use for limited resources.

Capital Formation

Capital Formation is considered as equal as natural resources in its role for economic growth. Capital means the stock of physical reproducible factors of production. When the capital stock increases with the passage of time, this is called capital accumulation or capital formation. Capital formation possesses special significance in economic growth. It increases sectoral productivity in the economy on the one hand and enhances ultimately the national output by raising effective demand on the other. The process of capital formation is cumulative and self-feeding and includes three inter-related stages. They are, the existence of real savings and the rise in them, the existence of credit and financial institutions to mobilize savings and to divert them in desired channels, and finally to use these savings for investment in capital goods. The above three points are crucial for the capital formation process. Low per-capita in under developed countries has lower propensity to save and hence lesser capital formation and lesser contribution of the same to the economic development. Hence it is important to emphasis on forced saving which can be possible with implementation of a proper fiscal policy. In this regard, taxation, deficit financing and public borrowings are better instruments to accumulate capital.

Level of Infrastructure

Infrastructure is essentially the foundation, economic process is made upon. Roads, water systems, mass transportation, airports and utilities are all skeletal components of infrastructure. It covers those supporting services that help the expansion of directly productive activities like agriculture and industry. These services include a wide spectrum of activities starting from the provision of health services and education facilities to the supply of such need as power, irrigation, transport, communication, etc. Infrastructure features a two-way relationship with economic process. One, infrastructure promotes economic growth, and two economic growth brings about changes in infrastructure. Output of infrastructure sectors like power, water, transport, etc. are used as inputs for production within the directly productive sectors, viz. agriculture, manufacturing, etc. Infrastructure development such as transport improves productivity significantly. A close association between infrastructure and GDP growth can be observed.

Agriculture and Industries

Agricultural sector plays a strategic role within the process of economic development. It has already made a big contribution to the economic prosperity of advanced countries and its role within the economic development of less developed countries is of important importance. Dr. Bright Singh says "Increase in agricultural production and therefore the rise within the per-capita income of the agricultural community, alongside the industrialization and urbanization, cause an increased demand in industrial production". It contributes to the country economy, by providing food and raw material to non-agricultural sectors of the economy. It creates demand for goods produced in non-agricultural sectors, by the rural people on the strength of the purchasing power, earned by them on selling the marketable surplus. It provides investable surplus within the sort of savings and taxes to be invested in non-agricultural sector. It helps in earning valuable foreign exchange through the export of agricultural products. It provides employment to a huge army of uneducated, backward and unskilled labour. As a matter of fact, if the method of economic development is to be initiated and made self-sustaining, it must begin from agricultural and industrial sector.

Technological Progress

The technological changes are the most essential in the process of economic growth. This is important for determining the rate of economic growth and for capital accumulation. It is important for development of transportation and communications, power resources and industries. The use of improved techniques in production and technological progress brings about a significant increase in per capita income. Technical progress enables us to employ advanced methods and interventions to harvest available resources effectively and to discover newer ways of utilization of these resources. It is a matter of common knowledge the technological progress adds greatly to our ability to make a fuller use of natural resources. Generation of hydroelectricity and use of power driven equipment will increase the agricultural yield and productivity. It is important for capital formation. Capital accumulation promotes economic growth because it facilitates technical development, which raises labour productivity and thus adds to the national and per capita income.

Human Resource and Economic Development

Human resources are the set of people who make up the workforce of an organization, business sector, industry, or economy. Similar terms include manpower, labor, personnel, and associates or simply people. The concept of human beings is judges from the point of view of labour force. Its quality determines the level of output and quality determines the extension of market of a product for the consumption. Quality of population is determined from their level of literacy, training, health, nutrition, recreation and security. The rate of production depends upon the efficiency of labour, skilled, cultured, well educated, well nourished, enlightened, well protected human personnel pave the way for growth for development of the economy. On the other hand, illiterate, ignorant, sick and weak labour, unskilled and uneducated labour, blind and dumb, deformed labour force. The economic development is reflected through high rate of per-capita income, high GNP, high standard of living, consumption of manufacturing goods, electricity and sanitation, building, chemicals and electrical etc. Less dependence on agriculture, consumption of high calories per day, use of machines and vehicles, low death rate and low birthrate, high life expectancy, low infant mortality rate, development of science and technology and utilization of natural resources are indices of economic development. Urbanization, high density of population, environment pollution, and natural calamities are detriment to growth.

Concept of Human Resource Development

HRD is mainly concerned with developing the skills, knowledge and competence of people and it is people-oriented concept. UNDP defines human development as a process enlarging people's choice, including living a long and healthy life, to be educated and to have access to resources needed for a standard of living. The premise of this approach is that people are beneficiaries of development. The focus of development is on the income of people and how people benefit from development is a means and not an end. The attainment of high levels of income in itself is not important. In an attempt to measure and monitor human development, UNDP constructed a human development index, incorporating a wide range of indicators, focusing on three essential elements of human life, namely longevity, knowledge and decent living standards.

Measurement of Human Resource development

Human development concept itself is a multi-dimensional one. It includes many complex items like equitable growth, poverty reduction, gender equality, long term sustainability, democracy and others. Human development requires greater attention on problems of employment, poverty reduction, and empowerment of the weaker and unprivileged sections of the society, greater participation by the people in the process of growth. That means human development increases the people's choices at all levels of development and the three essential capabilities for people to lead long healthy lives, to be knowledgeable and to have access to resources needed for a decent standard of living. To identify a comprehensive measure or a comprehensive set of indicators to measure human development is very important, but most of these parameters are non-quantifiable. Indicators like Human Development Index (HDI), Human Poverty Index (HPI-1, HPI-2), Gender Development Index (GDI), and Gender Empowerment Measure (GEM).

The HDI measures the overall achievements in a country in three basic dimensions like longevity, knowledge and a decent standard of living. The HPI reflects the distribution of progress and measures the backlog of deprivations that still exists. The HPI-1 measures poverty in developing countries considering the variables like percentage of people expected to die before age of 40, the percentage of adults who are illiterate and deprived in overall in economic provisioning reflected by the percentage of people without access to health services and safe water and the percentage of underweight children under 5. On the other hand HPI-2, measures poverty in development countries focusing on deprivation in the same three dimensions ad HPI-1with the addition of social execution. The variables to be considered are percentage of people likely to die before age 60, the proportion of people with disposable incomes of less than 50% of the median and the proportion of long term unemployment (12 months or more). The GDI is measured based on the variables like female and male adult literacy ratio, female and male combined enrolment ratio and female and male earned income share. GEM exposes inequality in opportunities in selected areas like women participation in economic and political fields and decision making.

Measures for Human Resource Development (HRD)

After understanding the concept and role of human resource in economic development, it is important to learn and understand the steps and measures that can be taken to improve human resource development. The following points present the possible measures for the same:

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1. **Education:** Education plays a key role in HRD. The literacy rates in each state of the country must reach upto >90%. Admission to education institutions and learning facilities must be created in all parts of the country. Schooling must be encouraged right from an early age and throughout lower and higher education levels. Government must bring programs to attract and support the poorer section of the society to afford and accomplish better quality education.
2. **Equity:** To provide equal opportunities and all sections of the society irrespective of caste, creed, economic status and gender and education status. Government should propose land reforms to redistribute productive assets. Through fiscal policies the flow of resources from richer to poorer sections of the society. To provide loan facilities and financial aid for overall growth.
3. **Sustainability:** To educate the people about sustained nature of development. It is important to learn and exercise the measures of sustainability in order to effectively utilize the resources and also save the same for the future generations.
4. **Standard of living:** The standard of living will be measured by the real per-capita income and purchasing power. To improve the living standards the real per-capita income should be improved. Also minimum necessities like food, clothing, housing, health, education and entertainment must be provided by necessary for achieving a decent standard of living.
5. **Health:** Health is an absolute essential component of human resource. The government must cover all it population under health facility. PHC, CHC and tertiary health facilities with adequate health providers and other facilities for achieving better health statues. This will improve the life expectancy and quality of life.

Conclusion

Economic growth is very essential for every individual country in the current trends of globalization. To achieve a fine rate of economic growth require deeper understanding of the factors influencing the same. Human resources play a vital role in determining the rate of economic growth. It is essential for harvesting natural resources, building a quality infrastructure, capital formation and in agricultural and industrial growth which in turn improve the rate of economic development. In this way human resources are inter-related and integrated with all other factors in affecting the economic growth. Hence it is crucial to understand the need for human resource development and the measurement parameters of the same. This will help in framing necessary policies by the government bodies. As understood, education, health, financial stability, labour skill and a decent standard of living will ensure a quality human resource. This in turn will support all other factors and ultimately economic development itself.

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HOW INCLUSIVE IS HIGHER EDUCATION OF SCHEDULED TRIBES IN KERALA?

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Abstract

Scheduled Tribes (STs) are the indigenous people of our country. They are the most backward among the marginalized people in Kerala. Education is a crucial factor for tribal development because it helps in achieving socio-economic development. Lack of education is considered as one of the primary reasons for their backwardness. A better education system should be inclusive and provide equitable and quality education to everybody. Higher education is a key to attain better jobs therefore, more ST students should get higher education. Also a better job will make them financially independent, which is a necessity for them. A state like Kerala, which has always given importance to education and also, which follows an inclusive growth strategy, should take care of the marginalized people, especially STs in the state. Financial Assistance provided by the government; for the education of Scheduled Tribe students, along with reservation in educational institutions, have helped them to attain higher education. Nowadays, more students from this community are qualifying for higher education. Still they are not getting admissions in educational institutions, and self-financing colleges are not affordable for them because of their poor economic background. ST students dropping out of their education is a major concern for the government. These issues need to be addressed as early as possible. Government not only has to formulate well- planned policies for tribal education, but also should ensure that tribal people are getting the benefits of such policies.

Keywords: *Higher Education, Scheduled Tribes, Inclusive Education, Dropouts, Higher Education Exclusion*

Introduction

Education imparts knowledge, skills, values and attitudes, which are important for the social, economic and political development of people. Educated people add to the stock of the human capital of the nation. Also, education helps the mobility of the people from one place

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to another. In the knowledge-driven modern economy, the competencies and capabilities should be planned and upheld to suit the changing demands and requirements of the world. There is a need to expand the higher education to include the demands (formally educated and skilled students) of modern society. A better education system should be inclusive and provide equitable and quality education to everybody.

Scheduled Tribes are the indigenous people of our country. Different tribes in this community are heterogeneous in nature. Their tradition, culture, standard of living, etc., vary from one tribe to another. The majority of them do jobs related to agriculture. They do not make any significant contribution to modern industrial activities (Akhter & Akhter, 2016). STs are the most backward communities among the marginalized communities in the state. They constitute 1.45% of the total population of Kerala (Census, 2011). As per the Socio-Economic Status Report, the district with more concentration of Scheduled Tribes in the state is Wayanad. Alappuzha has the lowest tribal population in the state. Even though Indian economy is developing, Scheduled Tribes continue to be socially and economically backward communities both in India and in Kerala.

The growth of education has been a major contributing factor to the socio-economic development of Kerala but still, there exists disparity in the literacy rate of STs in the state and that of the state. The literacy rate of STs in Kerala is 74.44 per cent, while the literacy rate of the state is 93.91 per cent (Census, 2011). Even after so many years of the Government's attempts, the scheduled tribes remain as an educationally backward community in Kerala. The Particularly Vulnerable Tribal Groups in Kerala are deprived of everything, including education. Kadar, Kattunayakan, Koraga, Kurumbar (Kurumbas), and Cholanaickan are the five tribal communities that are included in the Particularly Vulnerable Groups in the state. According to Kunhaman (2018), there cannot be inclusive development in a society divided along the caste-class-gender axis. Development is possible for a person or a social group only if it has a material base. The development strategy adopted by Kerala is not actually inclusive development but it is inclusive welfare.

This paper study about higher education of STs in Kerala based on the data published by various authorities and literature review in the same area. It mainly throws light on the higher education of Scheduled Tribes in the state, the reasons for their exclusion in higher education and also various initiatives taken by both central and state governments to improve the higher education of Scheduled Tribes in Kerala.

Higher Education of Scheduled Tribes in Kerala

Kerala's higher education sector has improved over the years. Financial assistance provided by the government for the education of Scheduled Tribe students, along with reservation in educational institutions, have helped them to attain higher education. Recently it was reported that the current reservation slab for STs is limiting the students to attain higher education because nowadays, more students are successfully completing their higher secondary education. The leaders of tribal communities have demanded to increase the reservation for STs so that more students can enter into higher education. Due to privatization, the educational infrastructure in the state has increased. As per the Socio-Economic report, most Scheduled Tribe students have joined government or aided schools and colleges. Only a few ST students have joined private schools, colleges and professional courses.

Table No.1 Course wise Number of Scheduled Tribe Students in Kerala

Sl No.	Course	Number of Students	Percentage
1	Primary	64216	70.64
2	Secondary	13552	14.91
3	Higher Secondary	6805	7.49
4	Graduation	3198	3.52
5	Post-Graduation	268	0.29
6	Certificate Course	629	0.69
7	Diploma Course	517	0.57
8	Professional Degrees B Tech/MBBS/BAMS/BHMS	321	0.35
9	Other Technical Courses	440	0.48
10	Other Professional Courses	702	0.77
11	Others	254	0.28
	Total	90902	100

Source: Scheduled Tribes of Kerala: Report on the Socio-Economic Status, 2013

From the above table, we can understand that Primary, Secondary, and Higher Secondary courses registered 93.04 per cent of the total number of ST students in Kerala. Graduation and Post-Graduation courses registered only 6.42 per cent of the total numbers of students, around 60 per cent of the students were from Wayanad, Idukki and Kottayam districts in Kerala. All the other courses registered below 1 per cent. We can also understand that the number of students pursuing different courses starts declining as we move from Primary to Higher education. Major reasons for this variation are dropouts and parents want their children to earn income early because of their poor economic background.

Gross Enrolment Ratio (GER) is an indicator of inclusion in higher education. The targeted GER of Kerala is 48% which has to be achieved by 2030. GER of Scheduled Tribes has increased over time. An interesting fact is that in general the increase in GER is in favour of arts and science courses than in other job oriented courses (Zachariah, 2010) which is applicable to ST students also. Following table shows the GER of Kerala in higher education.

Table No.2 Gross Enrolment Ratio (GER) of Kerala during last five years

Year	All			SC			ST		
	Both	Male	Female	Both	Male	Female	Both	Male	Female
2019-20	38.8	32.9	44.7	26.7	18.7	34.8	24.0	19.1	28.7
2018-19	37.0	30.8	43.2	25.9	18.2	33.7	23.1	18.9	27.1
2017-18	36.2	32.0	40.4	25.0	17.8	32.2	21.5	17.5	25.3
2016-17	34.2	28.3	40.1	23.6	17.0	30.2	18.3	15.4	21.0
2015-16	30.8	26.6	35.0	22.4	16.4	28.5	16.5	13.6	19.2

Source: All India Survey on Higher Education, 2019-20

As per the above table, GER of females is generally higher than that of males in Kerala. The Gross enrolment ratio of Scheduled Tribes has increased during the last five years. From 16.5, it has increased to 24.0. If we compare the GER of STs and of all categories in Kerala, we can see a considerable gap that still exists. For example, in 2019-20, the GER of ST was 24.0 while that of all was 38.8. This gap has to be bridged soon.

As per the socio-economic report, the number of Scheduled Tribe students enrolling in educational institutions is proportional to the respective population of their groups but a lot of students either drop out or discontinue their studies. This has been pointed as a significant problem in the education of STs in Kerala. The following table shows students dropout in Kerala.

Table No.3 Course wise details of ST students and dropout/ discontinuance

Sl No.	Class/Course	Students	Dropout	%of students
1	Primary	64216	15364	23.93
2	Secondary	13552	12874	95.00
3	Higher Secondary	6805	1475	21.68
4	Graduation	3198	492	15.38
5	Post-Graduation	268	194	72.39
6	Certificate Course	629	825	131.16
7	Diploma Course	517	1196	231.33
8	Professional Courses	321	44	13.71
9	Others	1396	923	66.12
	Total	90902	33387	36.73

Source: Scheduled Tribes of Kerala: Report on the Socio-Economic Status, 2013

The average rate of drop out is 36.73 per cent. Drop out per cent is high in Post-Graduation (72.39 per cent) when compared to that of Graduation (15.38 per cent) in the general education stream. The discontinuance in the Certificate (131.16 per cent) and Diploma courses (231.33 per cent) are very high; the reason could be the non-placement of students completing vocational courses. Some of the reasons for the huge drop out of ST students are financial constraints, family problems, inaccessibility to institutions and a sense of alienation in educational institutions. Poverty and financial problems are the significant reasons behind the discontinuance of education by ST students.

Reasons for Their Exclusion in Higher Education of Kerala

Scheduled Tribes are the most deprived category of people among the marginalized people in Kerala. Their socio-economic backwardness is major reason for their exclusion in higher education. In Kerala, as the educational system expanded, the number of private educational institutions has increased over time. Still the increase of private institutions has not much helped the higher education of Scheduled Tribes in the state. The representation of students in different Graduation and Post-Graduation courses from Particularly Vulnerable Tribal Groups, numerically smaller communities and certain backward communities is poor when compared to the total number of students (Socio-Economic Report, 2013). Self- financing regime has hampered the social-equity in education, which resulted in education exclusion in Kerala (Rajasenan et al., 2016). The reasons for exclusion in higher education and professional education are increasing in private costs which has to be incurred by students, growth of self-financing or student financed institutions, poor quality of education in government and aided educational institutions, strengthening of non-financial entry barriers and not giving proper attention to the problems of disadvantaged groups (Zachariah, 2010; George, 2011). As per the Scio- Economic Report, some of the reasons for their educational backwardness or exclusion are student drop outs, their economic status, accommodation of the students, and the longer distance of educational institutions from their houses. Recently the digital divide happened due to the pandemic also lead to the academic exclusion of STs in the state. It took almost one year for the government to take any action to solve the issue.

Government Initiatives to Improve Higher Education of Scheduled Tribes in the State

With the aim to improve the higher education of ST students, several schemes have been formulated. Under Gothra Sarathi Scheme, transportation facilities are arranged for students living in interior forests and inaccessible areas with the help of Education Department, Local Governments and the Parent Teachers Association. Another initiative is Samuhya Patanamuri (a Community study centre in tribal hamlets), to solve the linguistic and drop out issues and to create ambience for education in tribal hamlets. The Centre is equipped with computers, internet, reading materials, etc. Post-matric hostels are also provided for tribal students to provide residential education to tribal students in remote areas. The scheme, Special Incentive to Brilliant Students is for brilliant students from ST communities who perform well in academics and come out with meritorious performance. Some other schemes for the ST students are Assistance for study tours to school and college-going students (under this scheme post-matric students are given financial assistance for participating in excursions and study tours); Assistance to orphans; Laptops are provided to ST students who pursue professional courses in approved university/institutes; Tribal girl child endowment scheme (Gothravalsalyanidhi); Post-matric scholarship for tribal students; Vocational training institute and training centres for ST students.

Conclusion

Higher education is a key to get better employment. For Scheduled Tribes, better employment means social and economic development. A job can lift them from poverty. Therefore government should make sure that Scheduled Tribes get equitable and quality education. Government not only has to formulate well-planned policies for tribal education but also should ensure that tribal people are getting the benefits of such policies.

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INCLUSIVE FINANCE FOR WELLBEING: A STUDY AMONG SC WOMEN IN KERALA

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Abstract

Financial inclusion has been widely regarded as an important component in reducing poverty and achieving inclusive growth. Financial inclusion indicates ensuring access to financial services by all sections of the society. An inclusive financial system is inevitable to achieve equitable and sustainable economic growth. The financial system of a country is inclusive enough to promote wellbeing of its people .This paper is intended to examine the level of financial inclusion among Scheduled Caste women in Kerala. The extent of financial inclusion among scheduled caste women is assessed by constructing Financial Inclusion Index (FII). The study observed low financial inclusion status among the respondents. Lack of financial awareness, financial burden due to inability to refrain from certain social expenditure, inconsistent income flow, high amount of informal debt with low ability to repay and lack of financial products tailored to their particular socio economic conditions and needs limited their access to formal financial products and services. The study analyzed the association between poverty status and financial inclusion status of SC women and found significant association between financial inclusion and poverty status among the respondents. Meaningful financial inclusion surely uplifts the poor from socio-economic backwardness and ensures their wellbeing and happiness.

Keywords: *Financial Inclusion, Financial Inclusion Index, deprivation score, Scheduled Caste, Wellbeing*

Introduction

Financial inclusion has been widely regarded as an important component in reducing poverty and achieving inclusive growth. Financial inclusion indicates ensuring access to financial services by all sections of the society. An inclusive financial system is inevitable to achieve equitable and sustainable economic growth. From the eleventh plan onwards (2007-12) Government of India has accentuated the initiatives on financial inclusion with its focus on faster and inclusive growth. Provision of easy and affordable financial services to all especially poor and marginalised sections is imperative for ensuring equitable and sustainable economic growth. Chakrabarty (2010) states that “financial inclusion is a driver of economic growth and poverty alleviation. Inclusive financial sector development makes two complementary contributions to poverty alleviation: financial sector development is a driver of economic growth which indirectly reduces poverty and inequality; and appropriate, affordable, financial services for poor people”. The financial system of a country is inclusive enough to promote wellbeing of its people.

India is amongst the fastest growing economies in the world today. This high level of growth can, however, be sustained only when all sections of the society, especially women become equal partners in the development process. Government of India has adopted numerous innovative ways of providing financial services to the financially excluded sections to make them financially included. In spite of these initiatives, marginalized communities and women exhibit relatively poor status with respect to financial inclusion. Access to financial services by marginalized segments, is a decisive determinant of their status and ability to participate in economic activities. Inclusive finance augments the wellbeing and happiness of poor sections of the society by helping them to break the vicious circle of poverty.

Significance of the Study

Equal access to financial resources and opportunities by all sections of the society, including the marginalized and women is a necessary condition for the overall prosperity of a society. Inclusive finance, open up livelihood opportunities to poor sections and augment their wellbeing and happiness. Marginalized communities exhibit relatively poor status with respect to financial inclusion. Kerala is one of the most financially included states in India. The Scheduled Caste community is one of the communities identified as heavily underprivileged in Kerala’s history of social development. In this scenario, it is significant to examine the present status of financial inclusion among one of the vulnerable and marginalized sections of the society such as SC women.

Review of Literature

Klapper et.al. (2016) found that there is clear link between financial inclusion and Sustainable Development Goals (SDGs). Financial inclusion helps to create the conditions that eventually bring many of the SDGs within reach. Chhabra (2014) concluded that that financial inclusion and economic development are interlinked and there is positive relationship between financial inclusion and development indices like HDI and per capita income. Kodan and Chhikara (2015) found that increase in the financial inclusion led to an increase in the value of human development index among Indian States and at cross country

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level. Sing et. al., (2014) found a positive correlation between financial inclusion and Human Development Index.

Goel et. al., (2017) are of the view that financial inclusion promoted inclusive growth in India. Onaolapo (2015) found a positive role of financial inclusion in enhancing economic growth and reducing poverty in Nigeria. Williams et. al., (2017) also argued that financial inclusion will stimulate economic growth and development and thereby reduce poverty. The study conducted by Burgess and Pande (2005) revealed that the large state-led bank branch expansion program in India play a significant role in reducing rural poverty. Financial inclusion is inversely related to poverty. Financial inclusion is vital for sustainable economic growth and thus for reducing poverty (Tuesta et. al., 2015; Williams et al., 2017). Financial inclusion is a key factor in the battle against poverty and the mission of inclusive development which is a prerequisite for wellbeing and happiness (Donath & Oprea 2020).

Objectives of the Study

Following are the specific objectives of the study:

1. To examine the level of financial inclusion among Scheduled Caste women in Kerala.
2. To analyze the association between poverty status and financial inclusion status of SC women.

Data Source and Methods

The study mainly depends on primary data. Among the 14 districts in Kerala, the number of Scheduled Caste women is highest in Palakkad district (13.21 percent) according to 2011. So, Palakkad district is selected for the present study and primary data is being collected from randomly selected 300 SC women. A Structured questionnaire is used to collect information. In order to examine the level of financial inclusion among scheduled caste women a Financial Inclusion Index(FII) has been constructed. The poverty status among the respondents is assessed by computing a deprivation score based on new Global Multidimensional Poverty Index (MPI). Chi-square test is used to find the association between financial inclusion and poverty status (deprivation score) among the respondents. The study also conducted Focus Group Discussion (FGD) to trace out qualitative determinants of financial inclusion among SC women in Palakkad district of Kerala.

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Results and Discussion

The level of financial inclusion among Scheduled Caste women in Kerala

The level of financial inclusion among the SC women was measured by computing a Financial Inclusion Index (FII). FII is formulated by using four indicators such as transaction banking, saving, credit and insurance. Fifteen variables related to access to financial services by SC women were used to construct FII. The FII ranges between 0 to 100. The obtained FII is classified into four categories, viz. financial exclusion, low, medium and high financial inclusion. Financial inclusion index 'between 1- 29' is regarded as low, index in between '30-59' is regarded as medium and index greater than 60 is regarded as high and index '0' denotes financial exclusion.

Table 1 depicts different levels of FII attained by the respondents. It reveals that majority of the SC women (67.7 percent) arein low financial inclusion category. Among the respondents, 30 percent have medium financial inclusion status, 1.3 percent was financially excluded and only 1 percent has high financial inclusion status. It is evident from the table that most of the respondents were in low financial inclusion status. Their socio-economic backwardness may be the main reason for low financial inclusion status.

Table 1 Level of financial Inclusion among SC Women in Kerala

Level of financial Inclusion Index	Frequency	Percent
Financially Excluded (0)	4	1.33
Low financial Inclusion (1- 29)	203	67.67
Medium Financial Inclusion (30- 59)	90	30.00
High Financial Inclusion (>60)	3	1.00
Total	300	100.0

Source: Compiled from an estimate by Dr. Sitara V Attokkaran, "Financial Literacy and Financial Inclusion among Scheduled Caste Women in Kerala"

The Association between Poverty Status and Financial Inclusion Status of SC Women

In this section, an attempt is made to analyze the association between poverty status and financial inclusion status of SC women. A deprivation score is constructed to assess the incidence of poverty among the respondents, which is based on new Global Multidimensional Poverty Index (MPI). The score increases as the degree of deprivation increases and reaches its maximum of one. Deprivation score one means that the person is deprived in all the dimensions, whereas zero denotes that the person is not deprived in any of

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the dimensions. Thus the calculated deprivation score lies between 0 and 1. The table 2 shows distribution of respondents by their deprivation score and financial inclusion. Majority of the respondents (69 percent) were deprived and 31 percent were not deprived.. Most of the deprived respondents scored low financial inclusion. Financial exclusion was found only among the deprived respondents and high financial inclusion was found only among non-deprived respondents. It was observed that when deprivation increases there was a reduction in financial inclusion.

The result of chi square test reveals that there is association between financial inclusion and deprivation score among the respondents at 5 percent level (p-value=0.000<0.05). Thus, the hypothesis that there is significant association between financial inclusion and deprivation score is accepted. There is an inverse relation between financial inclusion and poverty level. Thus there is a positive relation between financial inclusion and wellbeing and happiness of poor women.

Table 2 Deprivation Score and Financial Inclusion Index

Deprivation Score	Financial Inclusion Index								Total	
	Financial Exclusion		Low		Medium		High			
	No.	%	No.	%	No.	%	No.	%	No.	%
0	0 (0.0)	0	44 (47.3)	21.7	46 (49.5)	51.1	3 (3.2)	100	93	31.0
< 0.11	0 (0.0)	0	109 (77.3)	53.7	32 (22.7)	35.6	0 (0.0)	0	141	47.0
0.11 - 0.22	3 (5.6)	75	40 (74.1)	19.7	11 (20.4)	12.2	0 (0.0)	0	54	18.0
> 0.22	1 (8.3)	25	10 (83.3)	4.9	1 (8.3)	1.1	0 (0.0)	0	12	4.0
Total	4	100	203	100	90	100	3	100	300	100.0

Source: Compiled from an estimate by Dr. Sitara V Attokkaran, Financial Literacy and Financial Inclusion among Scheduled Caste Women in Kerala

Qualitative assessment of the determinants of financial inclusion

The study conducted Focus Group Discussion (FGD) to trace out qualitative determinants of financial inclusion among SC women in Palakkad district of Kerala. Qualitative assessment of the determinants of financial inclusion reveals the barriers to inclusive finance among the respondents. Informal saving and credit is popular among the sample respondents, so formal sector is beyond the accessibility of the respondents. Due to ease of informal borrowing, they are accustomed to it without bothering much about the financial losses associated with it. Lack of financial awareness, financial burden due to inability to refrain from certain social expenditure, inconsistent income flow, high amount of informal debt with low ability to repay and lack of financial products tailored to their particular socio economic conditions and needs limited their access to formal financial products and services. Deep rooted dependence on informal finance and lack of awareness about the benefits of formal channels also deter the use of formal financial products and services. Thus socio-economic backwardness is found to be the major factor responsible for the low financial inclusion among the SC women.

Conclusion

Present study gives an insight in to the financial inclusion among theSC women in Kerala. Financial inclusion status is significantly low among the sample respondents. There is an inverse relation between financial inclusion and poverty level. Financial illiteracy and lack of need based financial products compel the poor women to rely on informal finance. Thus this marginalized community women are unable to reap the benefits of financial inclusion. There is an urgent need on the part of the policy makers to improve financial inclusion among the SC women. Meaningful financial inclusion surely uplifts them from socio-economic backwardness and ensures their wellbeing and happiness.

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EMPLOYEE TRAINING PROGRAMMES AS A TOOL OF PUBLIC WELFARE AND EMPLOYEE WELFARE FOR MUNICIPAL COUNCILS'

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Abstract

MCs have many objectives of public welfare. Some of them are public health, water supply, drainage, rainwater management, cleanliness, education, residence, roadside lightings, roads for transport, the living standard of population, creation of employment opportunities, etc. MC collects taxes, get grants, donations and borrow loans to do the work in public welfare. MC provides training to employees for the fulfillment of the objectives of MC. As a standard business, MC have objective of minimum expenses and increase in collection. Objectives of training programmes generally are for preparation of employee workforce for MC works and objectives. The present research is an empirical study of relation between public welfare, MCs objectives, and impact of employee training on employee welfare and public welfare.

Keywords: *Public Welfare, Municipal Council, Employees, Training, QWL*

Introduction

Municipal Governance in India has been in existence since the year 1687 which the formation of Madras Municipal Corporation. In the early nineteenth-century, almost all towns of India had Municipal governance. It was in the form of Local Self Governance. There are many functions of MCs in regarding public affairs mainly in the field of planning, construction, essential facilities, safety, equality, health, education, etc. MCs have the right to levy and collect property taxes, duties, tolls and fees. It also receives development grants from central and state governments.

MC is defined as a - "Council" means a Municipal Council constituted or deemed to have been constituted for a smaller urban area specified in a notification issued in this respect under clause *(2)* of Article 243-Q of the Constitution of India or under sub-section *(2)* of section 3 of this Act [Maharashtra MCs, Nagar Panchayats and Industrial Townships Act, 1965].

In the twelfth schedule Article 243W of the constitution has mentioned the following 18 functions of Municipalities that are applied to MC's:

1. Urban planning including town planning.
2. Regulation of land-use and construction of buildings.
3. Planning for economic and social development.
4. Roads and bridges.
5. Water supply for domestic, industrial and commercial purposes.
6. Public health, sanitation conservancy and solid waste management.
7. Fire services.
8. Urban forestry, protection of the environment and promotion of ecological aspects.
9. Safeguarding the interests of weaker sections of society, including the disabled and mentally retarded.
10. Slum improvement and up-gradation.
11. Urban poverty alleviation.
12. Provision of urban amenities and facilities such as parks, gardens, playgrounds.
13. Promotion of cultural, educational and aesthetic aspects.
14. Burials and burial grounds; cremations, cremation grounds; and electric crematoriums.
15. Cattle pounds; prevention of cruelty to animals.
16. Vital statistics, including registration of births and deaths.
17. Public amenities including street lighting, parking lots, bus stops and public conveniences.
18. Regulation of slaughter houses and tanneries.

Most of the countries are racing to improve the Human Development Index and Happiness Index. It depends on the expected ideologies and the actual facts available on the ground. MCs have many responsibilities to improve the HDI along with Happiness Index in urban areas. To achieve this goal the responsible Human Resource should be there.

There is a close relation between training and employee proficiency, efficiency, and welfare, etc. According to the theory of Human Resource Management, the skilled employees can raise the quality of work culture and disseminate flawless services. A skilled employee can cut the cost and time of production. The same thing can also be applicable at MCs. MCs are providing training to the employees. Municipal Administration has a lack of an effective personal system. Proper training can improve assessment and collection revenues as well as the planning of expenditure priorities, ensuring the most economical use of limited resources. It is employee welfare on the one hand and public welfare on another hand. This study is part and parcel of PhD research.

Methodology

The researcher collected primary data with the help of a scheduled method and interview along with the questionnaire. 409 employees have been selected as a sample out of 5180 total working employees from the universe of the Western Vidarbha region (i.e. approx 7.90%). The researcher used stratified random sampling method for 5 districts and 40 MCs in the Western Vidarbha (Gadget of Maharashtra Govt., 2013). It is the strength of this research that the the researcher personally collected all the data by visiting MCs and used the observation method, which is a more authentic way.

The secondary data have been collected from various sources. Ambiguity, lengthiness, negligence, proper behaviour, lack of attention, etc., during the response and error of data tabulation and calculation may be the limitations of this study.

Review of Literature

Cohen and Rosenthal (1980) while defining the meaning of QWL researcher quoted that "QWL as an internationally designed effort to bring out increased labour management, and co-operation to jointly solve the problem of improving organizational performance and employee satisfaction." They also said that QWL means "Deliberate attempt to bring an enhanced labour management, and co-operation among employees to look into the issues that hinders job satisfaction and organizational performance."

Walton (1975), an American Professor played a vital role in developing the concept of QWL. In his study entitled "Quality of working life: what is it?" contributed a handful of work on the subject of QWL and he proposed eight conceptual categories relating to the QWL, which are-

i. Adequate and fair compensation
ii. Sage and healthy working conditions
iii. Immediate opportunity to use and develop human capabilities.
iv. Opportunity for continual growth and security
v. Social integration in work organization
vi. Constitutionalism in the work organization (rights to privacy, free speech and equitability treatment and due process)
vii. Work and total life space
viii. Social relevance of work life

These factors become popular worldwide and the researcher has picked up these eight parameters for present study.

According to **Rao (1994)** continuous quality improvement depends on the best use of talents and abilities of a company's workforce. To achieve world-class quality, it is imperative that a company empowers its workers. Companies must develop and realise the full potential participation for personal and organisational growth. This can be achieved through training employee participation and involvement.

D' Arcimoles (1997) conducted an empirical longitudinal study on 61 large French companies during the period 1982 — 1989. A significant correlation was found between profitability or productivity ratios and human resource management indicators. Two significant conclusions obtained were:- training expenses may have some important effects on immediate and future economic performance; and some recovery effects of dismissals can also be identified.

Acharya (1997) in his study titled "Changing Concept of Labour and Management – A New Perspective", observers that as the first step towards proper treatment of labour, the term itself has been substituted by the term human resource, and efforts are being directed for the best utilisation of these precious resources by giving appropriate training, physical facilities and morale boosting, in the organizational interest, both the management and labour have to join hand and march ahead side by side. The human factors viz the management and labour, therefore very much concerned perforce to review their respective stand and age-old policy.

Jayakumar & Kalaiselvi (2012) described improving the QWL, barriers and issues of the QWL in their study. However, the study indicated that there is a positive and significant relationship between the QWL and employees' job satisfaction. The QWL practice involves acquiring, training development, motivating and appraising for the best performance of the employee as per organizational objectives. The QWL provides for the balanced relationship among work, non-work and family aspects of life. The study also mentioned that the creation of quality circles is usually preceded by in-house training. And finally, it concluded that QWL in India could be improved through various instrumentalities like education and training, employee communication, union participation, research projects, and appreciation of changing environment.

Data Analysis

As far as the Fig. No. 1 & table no. 1 are concern the total numbers of respondents are 409 (100%). Among these 17 (4.16%) respondents are strongly disagree with the statement; 9 (2.20%) respondents are disagree with the statement; 43 (10.51%) respondents are neutral or

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didn't given either positive or negative response; 250 (61.12%) respondents are agree with the statement; 90 (22.00%) respondents are strongly agree with the statement. The calculated value of X^2 (20.69) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between objectives of MC and public welfare.' is rejected and researcher accepted the alternative hypothesis (H_1).**

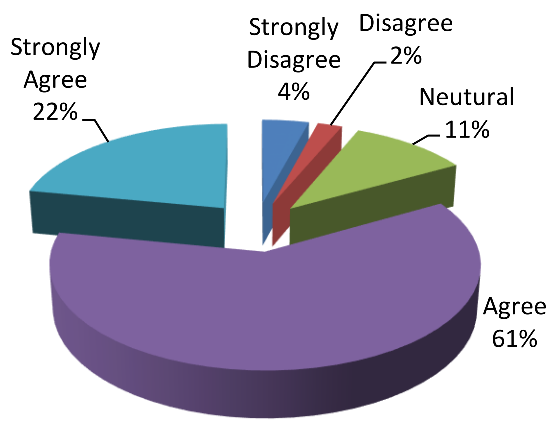
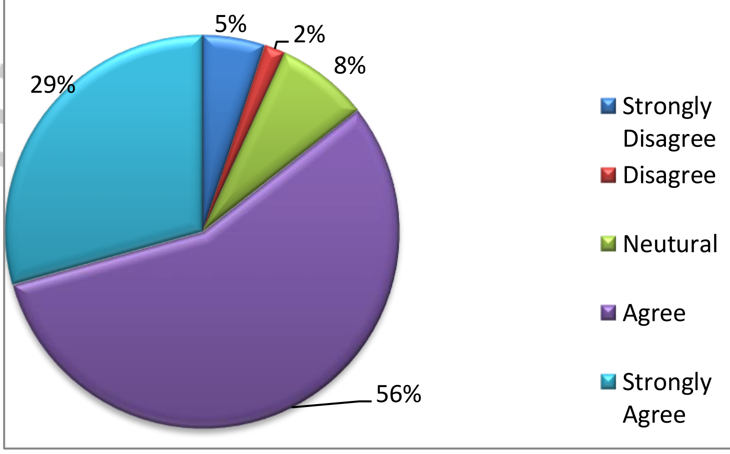


Fig. No. 1: Relation between objectives of MC and public welfare

1 **Source: Primary Data**

As far as the Fig. No. 2 & table no. 1 are concern the total numbers of respondents are 409 (100%). Among these 21 (5.13%) respondents are strongly disagree with the statement; 7 (1.71%) respondents are disagree with the statement; 31 (7.58%) respondents are neutral or didn't given either positive or negative response; 230 (56.23%) respondents are agree with the statement; 120 (29.33%) respondents are strongly agree with the statement. The calculated value of X^2 (29.58) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between objectives of MC and public health, education, residence, lightning & transport, living standard, employment, etc.' is rejected and researcher accepted the alternative hypothesis (H_1).**

Fig. No. 2: Relation between objectives of MC and public health, education, residence, lightning & transport, living standard, employment, etc.



2 **Source: Primary Data**

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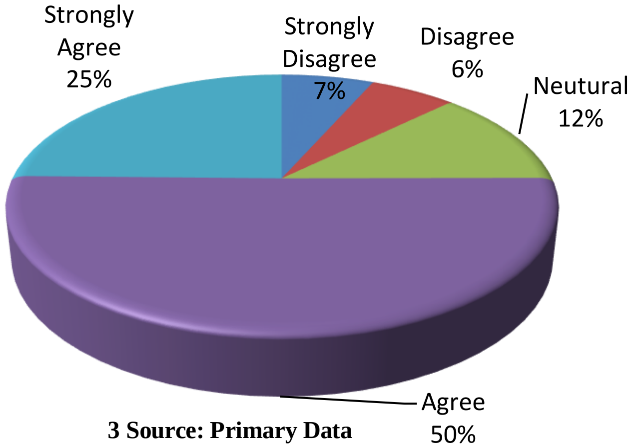
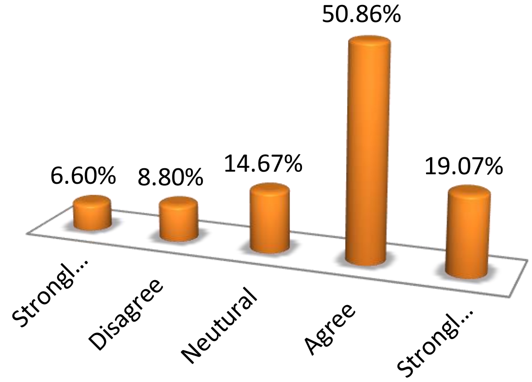
On the basis of data collection and tabulation given in Fig. No. 3 the total numbers of respondents are 409 (100%). Among these 27 (6.60%) respondents are strongly disagree with the statement; 25 (6.11%) respondents are disagree with the statement; 50 (12.22%) respondents are neutral or didn't given either positive or negative response; 206 (50.37%) respondents are agree with the statement; 101 (24.69%) respondents are strongly agree with the statement. The calculated value of X^2 (18.30) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between objectives of MC and collection of taxes, grants and donations.' is rejected and researcher accepted the alternative hypothesis (H_1).**

Fig. No. 3: Relation between objectives of MC and collection of taxes, grants and donations.



3 Source: Primary Data

Fig. No. 4: Relation between training provided by MC and fulfilment of the objectifes of MC.

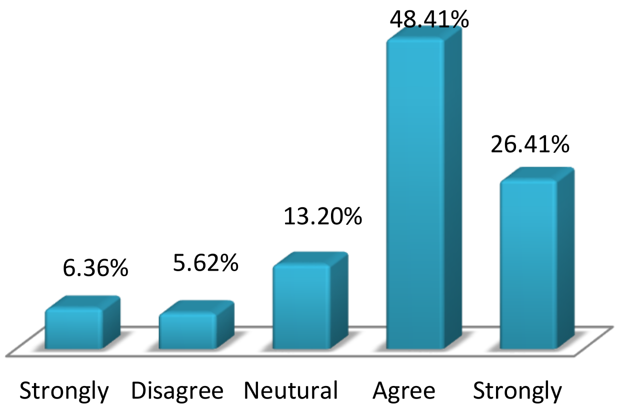


4 Source: Primary Data

As far as the Fig. No. 4 & table no. 1 are concern the total numbers of respondents are 409 (100%). Among these 27 (6.60%) respondents are strongly disagree with the statement; 36 (8.80%) respondents are disagree with the statement; 60 (14.67%) respondents are neutral or didn't given either positive or negative response; 208 (50.86%) respondents are agree with the statement; 78 (19.07%) respondents are strongly agree with the statement. The calculated value of X^2 (13.94) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between training provided by MC and fulfilment of the objectifes of MC.' is rejected and researcher accepted the alternative hypothesis (H_1).**

Fig. No. 5 is showing the responses of 409 (100%). Among these 26 (6.36%) respondents are strongly disagree with the statement; 23 (5.63%) respondents are disagree with the statement; 54 (13.20%) respondents are neutral or didn't given either positive or negative response; 198 (48.41%) respondents are agree with the statement; 108 (26.41%) respondents are strongly agree with the statement. The calculated value of X^2 (28.54) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between objectives of MC and objective of increase in income & decrease in expenses' is rejected and researcher accepted the alternative hypothesis (H_1).**

Fig No. 5: Relation between objectives of MC and objective of increase in income & decrease in expenses



5 Source: Primary Data

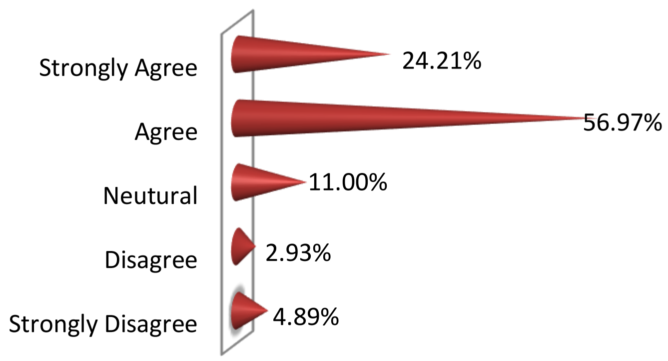


Fig. No. 6: Relation between objective of training programmes and preparation of workforce for MC work

6 Source: Primary Data

As far as the table no. 1 is concern the total numbers of respondents are 409 (100%). Among these 20 (4.89%) respondents are strongly disagree with the statement; 12 (2.93%) respondents are disagree with the statement; 45 (11.00%) respondents are neutral or didn't given either positive or negative response; 233 (56.97%) respondents are agree with the statement; 99 (24.20%) respondents are strongly agree with the statement. The calculated value of X^2 (24.30) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between objective of training programmes and preparation of workforce for MC work' is rejected and researcher accepted the alternative hypothesis (H_1).**

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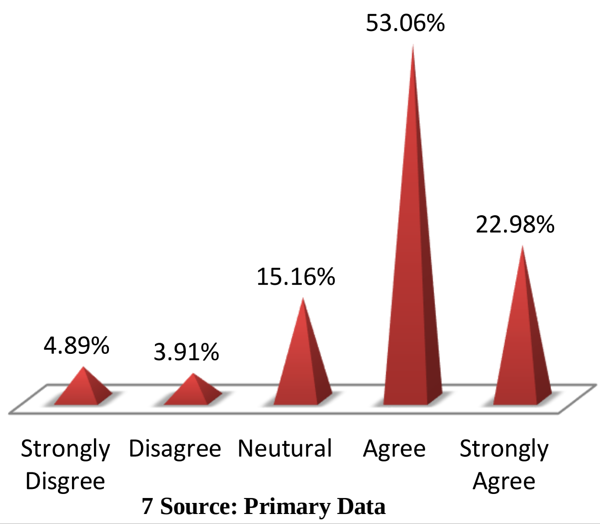
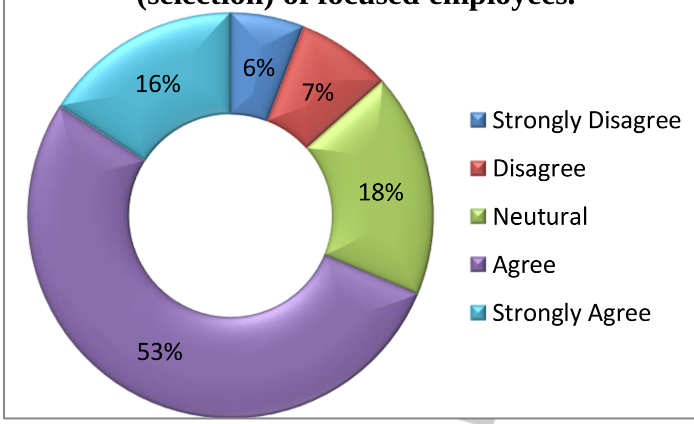
Fig. No. 7: Relation between objectives of training and objectives of MC



7 Source: Primary Data

As far as the Fig. No. 7 & Table No. 1 are concern the total numbers of respondents are 409 (100%). Among these 20 (4.89%) respondents are strongly disagree with the statement; 16 (3.91%) respondents are disagree with the statement; 62 (15.16%) respondents are neutral or didn't given either positive or negative response; 217 (53.06%) respondents are agree with the statement; 94 (22.98%) respondents are strongly agree with the statement. The calculated value of X^2 (19.52) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between objectives of training and objectives of MC.' is rejected and researcher accepted the alternative hypothesis (H_1).**

Fig. No. 8: Relation between topic and objectives of training and decision (selection) of focused employees.



8 Source: Primary Data

The total numbers of respondents are 409 (100%). Among these 23 (5.62%) respondents are strongly disagree with the statement; 35 (8.56%) respondents are disagree with the statement; 81 (19.80%) respondents are neutral or didn't given either positive or negative response; 195 (47.68%) respondents are agree with the statement; 75 (18.34%) respondents are strongly agree with the statement. The calculated value of X^2 (12.17) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between training objectives and MCs' objectives.' is rejected and researcher accepted the alternative hypothesis (H_1).**

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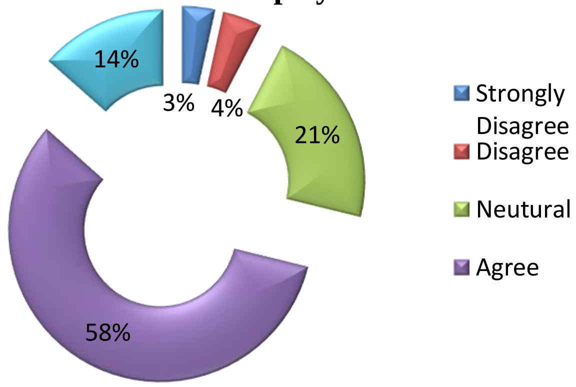
Fig. No. 9: Relation between objectives of training and job discription of focused employees



9 Source: Primary Data

Tabulated data in table no 1 and Fig. No. 9 have shown that total numbers of respondents are 409 (100%). Among these 22 (5.38%) respondents are strongly disagree with the statement; 35 (8.56%) respondents are disagree with the statement; 74 (18.09%) respondents are neutral or didn't given either positive or negative response; 201 (49.14%) respondents are agree with the statement; 77 (18.83%) respondents are strongly agree with the statement. The calculated value of X^2 (15.70) is more than the critical value. Hence the null hypothesis (H_0) formulated for the study that **'There is no significant relation between organisation of training and specification of departments/section' is rejected and researcher accepted the alternative hypothesis (H_1).**

Conclusion

MCs have established with the objective of public welfare activities as Local Self Governance. It plays a vital role in fulfillment of the basic needs of the residents in the jurisdiction. For these purposes MC collects taxes, gets grants and donations. In the 80s of the 20th century a concept of Quality of Work Life (QWL) was introduced by the thinkers. The concept is related to the well-being and welfare of the employees of organizations. It was identified that without ethical behaviour with the employees, the employee moral can't be maintained. Employee morale and high levels of work environment have significant impact on productivity, quality human resource attraction. Therefore, organizations have been focusing on various factors of QWL. Walton's eight factors have been popular comparing to other in this regard. He was given the third conceptual category, 'immediate opportunity to use and develop human capabilities.' This category indicates training and development activities organised for the employees. Training is a wide concept it focuses on enhancement of human knowledge, ability, skills, morale and fulfil the physical and psychological needs of the employees. There are various types of training. Training boosts the productivity of the organization. Many of the studies confirmed that training is a factor that positively influences many factors of the QWL.

Training are provided to employees for prepare them for objected works of MC. Therefore the objectives of training and MC are ultimate and equal. Trainings are specially organized for specific employees having same job description and responsibilities. Training motivates the employees and it results in the public welfare activities of MC.

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Annexures:

Table No. 1: Statement wise Tabulated primary data and calculations

Null Hypothesis	**Category**	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**	**Total**	**Calculated X^2**
There is no significant relation between objectives of MC and public welfare.	Training Taken	15	7	15	163	58	258	**20.69**
	Training Not Taken	2	2	28	87	32	151	
	Total	17	9	43	250	90	409	
	Percentage	4.16%	2.20%	10.51 %	61.12 %	22.00 %	100 %	
There is no significant relation between	Training Taken	16	6	6	151	79	258	**29.58**
	Training Not Taken	5	1	25	79	41	151	

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objectives of MC and public health, education, residence, lightning & transport, living standard, employment, etc.	Total	21	7	31	230	120	409	
	Percentage	5.13%	1.71%	7.58%	56.23 %	29.34 %	100 %	
There is no significant relation between objectives of MC and collection of taxes, grants and donations.	Training Taken	19	16	18	139	66	258	**18.30**
	Training Not Taken	8	9	32	67	35	151	
	Total	27	25	50	206	101	409	
	Percentage	6.60%	6.11%	12.22 %	50.37 %	24.69 %	100 %	
There is no significant relation between training provided by MC and fulfilment of the objectifes of MC.	Training Taken	20	25	26	140	47	258	**13.94**
	Training Not Taken	7	11	34	68	31	151	
	Total	27	36	60	208	78	409	
	Percentage	6.60%	8.80%	14.67 %	50.86 %	19.07 %	100 %	
There is no significant relation between objectives of MC and objective of increase in income & decrease in expenses	Training Taken	20	16	17	129	76	258	**28.54**
	Training Not Taken	6	7	37	69	32	151	
	Total	26	23	54	198	108	409	
	Percentage	6.36%	5.62%	13.20 %	48.41 %	26.41 %	100 %	
There is no significant	Training Taken	15	10	14	153	66	258	**24.30**
	Training Not	5	2	31	80	33	151	

relation between objective of training programmes and preparation of workforce for MC work	Taken							
	Total	20	12	45	233	99	409	
	Percentage	4.89%	2.93%	11.00 %	56.97 %	24.21 %	100 %	
There is no significant relation between objectives of training and objectives of MC.	Training Taken	12	15	26	143	62	258	**19.52**
	Training Not Taken	8	1	36	74	32	151	
	Total	20	16	62	217	94	409	
	Percentage	4.89%	3.91%	15.16 %	53.06 %	22.98 %	100 %	
There is no significant relation between topic and objectives of training and decision (selection) of focused employees.	Training Taken	17	26	29	144	42	258	**24.73**
	Training Not Taken	7	5	44	72	23	151	
	Total	24	31	73	216	65	409	
	Percentage	5.87%	7.58%	17.85 %	52.81 %	15.89 %	100 %	
There is no significant relation between objectives of training and job discription of focused employees.	Training Taken	12	14	45	152	35	258	**10.79**
	Training Not Taken	2	3	42	84	20	151	
	Total	14	17	87	236	55	409	
	Percentage	3.42%	4.16%	21.27 %	57.70 %	13.45 %	100 %	

Note: Critical value for 4 degree of freedom is 9.488

ADOPTING THE PROCEDURES OF BEHAVIOURAL ECONOMICS TO SURVIVE THE LOCKDOWN 2021

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Abstract

The mega lockdown 2021, an indispensable fortification to escape the deadly second wave of pandemic covid-19, has exposed the majority of the workers in India to unprecedented economic miseries. The economic catastrophe is apprehended to increase further. The present lockdown of 2021, unlike the previous one in 2020, was much- expected one as the ferocity of the second wave of the pandemic began to go up. Still, the labour sector is not adequately prepared to solve the primary issues. As a result the lockdown has misshaped the lives of the skilled, semi-skilled and unskilled workers. The single most destructive element is unemployment. Though a temporal one the sway of unemployment is feared to be as deadly as the pandemic. Unemployment and its consequences have been allowed to grow disproportionately and the jobless workers are stressed and strained. No work means no pay. No pay means the inability to pay for the fundamental needs of food, clothe, and shelter. Presently unemployment includes underemployment, semi-employment and non-employment. The workers in these categories get reduced pay, minimum pay, and some do not earn any money at all. Money has always been scarce for the labourers and now it is more insufficient for them. The scarcity of funds ails them very seriously. The present paper proposes that the unemployed workers can tackle their financial crisis if they follow the principles of Behavioural Economics, which is an aspect of Welfare Economics. It makes theoretical suggestions to minimize the sufferings of the presently unemployed class.

Keyword: *Behavioural economics, lockdown, unemployment, money, and catastrophe*

Discussion

The present unemployment is mainly a result of the pandemic and it is an economic disaster for the workers in the unorganized sector. The men in the informal sector, petty professionals, and street vendors also suffer because they cannot earn any money. Almost all of them are daily wagers or earners. Wages are generally low or moderate in the labour market. Wages are “the compensation of workers receiving a fixed sum per piece, hour, day, or weak for manual labour, skilled or unskilled: or a fixed sum for a certain amount of such labor” (Kohler 450, 1972). The labourers think that if they ask for higher wages they will not get jobs. So, they execute formal or informal contracts with the organization to work for low wages. This is known as wage rigidity. Hence, the workers get low wages. The low rates of wage make the wagers spend whatever they earn and do not have any savings. That is why the lockdown has deprived them of their livelihood. The enormity of the problem can be discerned from the fact that “wages is the largest of the four- factor payments, accounting about 70% of the income earned by the household sector” (Krishnamurthy 349, 2012). The men in the informal sector suffer specific deficits and deficiencies. A vast population is unwittingly thrown into distrust. The horror is that “if the breadwinner is out of work for any length of time, the standard of his family may be drastically lowered, their plans upset, their hopes destroyed” (Paish and Culyer 21, 1967). Starvation and frustration are running high.

The unemployed people can tackle these problems if they follow the principles of behavioural economics. Krishnamurthy asserts that “behavioural economics has drawn on psychological insights into human behaviour to explain economic phenomena” (Krishnamurthy 71, 2012). Organizational supervisors and managers also stress the importance of behaviour and say that “behaviour is any observable response given by a person” (Ranganayakulu 24, 2009). Economics is “the discipline whose major focus of study is the allocation of scarce resources in the satisfaction of human wants” (Kohler 171, 1972). Accordingly, behavioural economics involves behaviour and economics. Hence, it is necessary to analyze the economic behaviour and financial practices of the workers. It is neither feasible nor possible to expect all the workers to become economists. But, every human being should be aware of the rudiments of economics, which this paper terms survival economics. No one can escape the law by claiming ignorance of the existence of particular law. For instance, a person who spreads rumours against vaccine shots for the corona virus cannot escape prosecution under the claim that he is unaware of the illegality of his action. Similarly, everyone should be thorough with the principles of survival economics. Accordingly, the men in unorganized and informal sectors should be aware of the basics of economics.

The problem is that much of this unorganized sector does not submit itself to the protective domain of governance and governments. It does not get into the coverage of governments or their welfare schemes that give them monetary compensations. The workers can entitle themselves to get loans, subsidies and grants. It cannot be ascertained why the informal and unorganized sectors remain far outside the orbit of government organizations that have been established to rescue the stranded workers. Though the workers need external help they do not make use of the services of welfare boards and empowerment centres. It seems that some unseen forces prevent them from making use of these compensatory and supportive facilities. Such forces want the workers to starve and live in poverty. Then only they will always be cheaply available in the job market. If they learn to get financial support from the government they may not agree to work for low wages. A wage-earner "may like his job, or he may not, in any event, he goes to in order to earn wages" (Paish and Culyer 9, 1967). Moreover, "If he had no such wants, or if his wants could be satisfied without any effort on his part, he would not go to work" (Paish and Culyer 10, 1967).

The Central and State Governments have established some welfare organizations. These organizations strive to protect, develop and sustain the workers of the unorganized sector. They also strive to help the small scale traders and vendors. Some of the organizations are listed here.

The Government of India has established organizations like The Ministry of Labour and Employment, Central Labour Service and Directorate of General Labour Welfare. These organizations have enforced welfare schemes like Pradhan Mantri Shram Yogi Maandhan (PM-SYM) to grant old age protection for workers from the unorganized sectors. They also provide Internship Scheme, Grant in Aid on Child and Women Labour, National Child Labour Project and Revised Integrated Housing Scheme. Though these organizations and schemes are functional, the objectives of labour welfare are not achieved. "The workers in the unorganized sector constitute about 93% of the total workforce in the country. The government has been implementing some social security measures for certain occupational groups but the coverage is miniscule. Majority of the workers are still without any social security coverage" (Home >> Schemes >> Aam Admi Beema Yojana). Even if the job market is going steadily the workers suffer from illness, accidents, and physical infirmities. The labourers are not aware that the labour card is available for them. They do not know the benefits of the labour cards. The labour force keeps the country going but does not make use of the welfare schemes. One can easily understand the havocs of unemployment from the living and working conditions of the workers. They are not aware of the welfare organizations and often starve even during the regular working days. Besides, The Ministry of Labour and Employment and other Ministries have established more or less similar schemes like National Health Insurance, Atal Pension Yogna and Conditional Cash Transfers to Women. Even the associations of workers do not properly guide their members to avail the benefits from the welfare agencies. Even the literate and skilled workers do not use the beneficial schemes properly. But, the workers who know the welfare schemes reap the benefits and advantages. Many of these schemes are meant for small scale vendors, peddlers and artisans also. India has long been a developing country. Yet, what Cleaver observes on the poor countries is true of India also. "Much economic activities in poor countries comes from what is called the INFORMAL SECTOR- small-scale enterprise, unlicensed, unrecognized and operating for the most part beyond the protection of the law" (Cleaver 82, 2004). The workers of the formal sector and the workers of the informal sector equally suffer. Pandemic lockdown seems to affect both the men in the organized sector and the unorganized sector. Actually, the informal sector faces deficit and shortage. But, the jobless workers in the unorganized sector experience deeper and more challenging miseries. They are totally deprived of livelihood. Money is inaccessible to them because of unemployment.

The Government of Tamil Nadu has established organizations like The Department of Labour and Employment, Tamil Nadu Unorganized Workers Welfare Board, Tamil Nadu Labour Welfare Board, Social Welfare Department of Tamil Nadu, and Tamil Nadu Construction Workers Welfare Board. The workers can register themselves online as members in these boards. E-service centres and district labour offices render the needy guidance to the workers to become members in these boards. These organizations grant 6,000 rupees to the students in 10th, and 12th standards. Graduates are entitled to get 4,000. Senior citizens above the age of 60 are given a pension of 1,000. The marriage assistance fund is 5,000. Accidental death in the work spot can get the victim's legal heirs a monetary compensation of 5,00, 000 (https: //tnuwwb.tn.gov.in). It is difficult to trace the details of beneficiaries and the extent in which these schemes are utilized. Such details are not available for immediate comments. Despite these things, the workers suffer during the lockdown. The government of Tamil Nadu is striving to reach the needy people and provides all means of economic rehabilitations to the helpless workers. Therefore, it is necessary to analyze why even the temporarily jobless workers suffer heavily. In this context behavioural economics, behavioural finance, economic system, economic thought and welfare economics assume extraordinary significance. To be precise, the fundamentals of economics become indispensable for survival. Survival economics is a key tool to survive the lockdown 2021.

The workers should be basically mindful of the welfare schemes, welfare services and compensatory schemes of the governments. They should also be aware of the charitable and non- government organizations that can help them directly or get them attached with the government organizations. The governments take responsibility for the welfare of the workers who should avail these opportunities. Though it may seem to be challenging to get access to the welfare schemes, they are not inaccessible. Actually, many people have had access to them and enjoy the benefits which the welfare schemes offer. If one is able to sign his name he is known as a literate person. Workers in the unorganized sector and informal sector should be educated of the basic risks and hazards their work and profession involve and the remedies provided by the governments. Everyone should make the workers aware of the schemes. The government should give more publicity to the schemes. Economists, labour leaders, administrators and politicians must seriously consider the deficiency issues on broader and deeper levels. These beneficial measures require honesty, loyalty and fairness of all the stakeholders who should have mutual passions of fraternity and equality. They should honour the needs of one another.

The jobs may be scarcely available. Yet the workers can tackle the present lockdown by switching over to the alternate avenues of ad hoc employments. The workers must have multiple exposures to and practice in various trades. They must not stick on to a particular work. Presently, they have to do alternative works. They can join non-government helping groups or work with private agencies that may hire workers on contract basis. It is sad to recommend that the workers have to consent for lower wages until the job market turns in their favour. “If there was, the excess supply of labour would bid wages down, employers’ demand for labour would increase” (Cleaver 80, 2004). A self-adjusting mechanism will work out well. The workers have to adjust themselves to the challenging situation. It is a temporary tactic to survive the bottleneck of the lockdown. In fact, Cleaver makes this suggestion to tackle unemployment during economic depressions and recessions. The corona virus is threatening the lives of everyone, and nobody can venture out. Then, how and why the labourers should come out and expose themselves to life risks. In this context, the vaccination for the corona virus can support everyone. The vaccination is a boon for life. Unfortunately, people spread harmful rumours against the vaccination. The President of India, The Prime Minister of India and the Chief Ministers of the States have vividly publicized their taking the vaccine shots. Still, fear and suspicion lurk in the minds of people. Vaccine is shot in hospitals, health centres and special medical camps. Certain incidental deaths are unwisely linked with the vaccination. When one ventures out of home he may get infected and may face the consequences. One should either get vaccinated and try to earn some money that the troubled times allow him to do. If one does not take the vaccine shot he should stay safe at home. India is a highly religious country that has begotten major religions. The Indian religious faith and spiritual values are universal. But, nobody can escape the pandemic miraculously. In fact, the vaccine is heaven-sent and it is irreligious and irresponsible to avoid taking the vaccine shots. Only, after taking the vaccine one may think of fulfilling the other needs. Maintaining physical health is a primary requirement. The only objective of lockdown 2021 is survival of human race. Consumption can be reduced to bare minimum now. “Consumption is the use of goods or service by consumers (households) to satisfy a want or need” (Krishnamurthy 41, 2012). People should not aspire for the luxurious life right now. They should wait for the pandemic to go. They should not waste money on durable goods even if they are very cheap. They can also avoid consuming branded and packed eatable things. This practice will help them save money. “The higher price creates the confidence in the customer that he is getting good quality… Consumers are persuaded to pay more for heavily advertised goods” (Ramachandran et al 4.17, 2016). Branding and packaging do not guarantee good quality. The people should learn to survive with the minimum and inexpensive things.

The ICMR reiterates that the unhealthy practices like smoking, tobacco and pan chewing, alcoholism and drug addiction can invite the virus infection and it is tough to treat such persons. Unfortunately, much of the working class is riddled with these wide-spread vices that spoil their health. The workers already face other issues like meagre wages, poor working and living environments and lack of nutritious food. These hurtful things are heavily advertised, often with the working class in mind. It is here that spirituality delivers men from the mire-like riddance as Swami Ramsukhdas preaches, “By being in the holy company (Satsanga) whatever vices or weaknesses become discernible in our life, and whatever can be easily avoided or remedied, should be so done” (Ramsukhdas 4, 2014). Every religion is blessed with such visionary sages. Men should master the art of jointly applying Religion, Science and Economics to tackle the pandemic and the lockdown.

The Government has taken a lot of measures to alleviate the turbulences caused by the lockdown. The Public Distribution System is functioning even during the lockdown. The Government has distributed a cash relief of 2,000 rupees to each family. Another cash relief has been assured. A pack of essential groceries is likely to be distributed to every family.

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Many non-government organizations help the poor and the needy people with food packets. Amma canteens serve food free of cost. It is wise to survive on charities until the time and tides turn in our favour. Of all the investments that trade and commerce require, human beings are the most efficient and most significant ones. We must protect ourselves so that humankind will exist on earth. Survival by all fair means is the motto of life. Mother Earth has limited resources within which men should learn to survive. Economists assert that Economics is the Science of choice, and by adopting it, men can choose their destiny.

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ASSOCIATION BETWEEN FINANCIAL FRAGILITY AND LEVEL OF FINANCIAL WELL BEING

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Abstract

Financial fragility is acknowledged as a serious concern for individual welfare. Financial fragility demonstrates a lack of resources to deal with a prospective, unexpected expenditure and bankruptcy in relation to amount of loan and macroeconomic shock. The macroeconomic reaction has also been reinforced by temporary moratoria on bank lending to people dealing with unemployment and companies trying to survive. Financial fragility is the susceptibility of a financial system to a financial crisis. Excessive debt and financial stress may lead to a range of undesirable effects such as housing instability, poverty and associated social isolation, poor economic well-being, and alcohol, cigarette and drug addictions. Looking at financial conduct from the viewpoint of secure thriving in life, specific emphasis should be dedicated to financial indicators responsible for long-term well-being and thriving. The ideas of financial fragility and financial competence appear to fulfil this function. Financial fragility demonstrates a lack of means to deal with a probable, unexpected expenditure. (Piotr Bialowolski1 et. al., 2021)

Keywords: *Financial Fragility, Financial Well Being*

Introduction

Financial fragility is acknowledged as a serious concern for individual welfare. Financial fragility demonstrates a lack of resources to deal with a prospective, unexpected expenditure and bankruptcy in relation to amount of loan and macroeconomic shock. The macroeconomic reaction has also been reinforced by temporary moratoria on bank lending to people dealing with unemployment and companies trying to survive. Financial fragility is the susceptibility of a financial system to a financial crisis. Excessive debt and financial stress may lead to a range of undesirable effects such as housing instability, poverty and associated social isolation, poor economic well-being, and alcohol, cigarette and drug addictions. Looking at financial conduct from the viewpoint of secure thriving in life, specific emphasis should be dedicated to financial indicators responsible for long-term well-being and thriving. The ideas of financial fragility and financial competence appear to fulfil this function. Financial fragility demonstrates a lack of means to deal with a probable, unexpected expenditure. (Piotr Bialowolski1 et. al., 2021)

Review of Literature

Bernake & Gertler (1986) in their study revealed that financial fragility and economic performance revealed that the more a borrower is able to invest own project the less his interest will diverge from the interest of those who have lent to him. If the borrower has a strong balance sheet position (high ratio of net worth to liabilities) the macroeconomic equilibrium is efficient. The study reveals that there is close link between financial development and general economic development.

Charles A E Goodhart, Pojanart Sunirand & Dimitrios P Tsomocos (2003) in their study, a model to analyze financial fragility, which illuminates how monetary policy may affect financial fragility it highlighting the tradeoff between financial stability and economic efficiency.

Statement of the Problem

Financial fragility demonstrates a lack of means to deal with a probable, unexpected expenditure. It has direct influence on the level of financial wellbeing. Research interest falls into this dimension of association.

Objectives of the study

The present study aims to study the association between financial fragility and financial wellbeing of salaried individuals.

Research Hypotheses

- There is a significant association between financial fragility and financial wellbeing of individuals

Methodology

The present study is empirical in nature using primary data collected through Google Forms. Scale items are adopted from Piotr Bialowolski1 et. al. (2021). According to the original measurement, Financial Wellbeing is measured as a construct using 3 scale items. Financial fragility is measured as a nominal variable by the response to a situation of financial emergency. Those who use own funds, are categorized as not fragile and those who would

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borrow intentionally for the emergency [not having enough disposable reserves] are categorized as fragile. A total of 135 responses were received and formed the basis of the study. Profile of the sample is presented in Table 1.

Table 2 shows that Financial Well Being (FWB) is found to be reliable with a Cronbach's Alpha above 0.7 (Nunally, 1978). FWB is later transformed to categorical levels and Chi Square test is applied to draw inferences.

Results

- 76% of the individuals are found to be financial fragile and the proportion is found to be statistically significant. ($p < 0.05$)
- Majority of the individuals are found to fall into the moderate (51%) and high (36%) level of Financial Wellbeing. The proportion is found to be statistically significant. ($p < 0.05$)
- A significant association between financial fragility and financial wellbeing is found to exist. ($p < 0.05$). Lower financial wellbeing is found to occur with individuals suffering from financial fragility.

Discussion

Financial fragility is never a good cause to the wellbeing of the individuals at large. Borrowing tendency to meet emergency situations increase in tune with fragility. Still, many do not find it harmful to their balance sheets and even assume financial wellbeing out of borrowed funds. More research in the financial behaviour can bring out insightful results that could have policy implications.

Annexure – Analysis Tables

Table 1 Profile of the Sample

Variable	Category	Count	%
Gender	Female	81	60.0
	Male	54	40.0
	Total	135	100.0
Age	30 to 50	93	68.9
	Below 30	42	31.1
	Total	135	100.0
Education	Below Graduation	6	4.4
	Graduate	24	17.8

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	Post Graduate	105	77.8
	Total	135	100.0
Occupation	Salaried - Private Sector	96	71.1
	Salaried - Public Sector	39	28.9
	Total	135	100.0
Sector of Employment	Accountants	3	2.2
	Banking, Insurance and Financial Services	15	11.1
	Bar Council of Kerala, High Court	3	2.2
	Education	72	53.3
	Food & beverages	12	8.9
	Government	3	2.2
	Healthcare	12	8.9
	Information technology	3	2.2
	Transport and Logistics	9	6.7
	Unorganised sector	3	2.2
	Total	135	100.0
Annual Income	Above Rs 10 Lakhs	3	2.2
	Rs 2,00,001 to Rs 5 Lakhs	42	31.1
	Rs 5,00,001 to Rs 10 Lakhs	15	11.1
	Upto Rs 2 Lakhs	75	55.6
	Total	135	100.0
Region	Rural	108	80.0
	Urban	27	20.0
	Total	135	100.0

Source: Survey Data

Table 2 Reliability Statistics

Construct	Cronbach's Alpha	Number of Items
Financial Well Being	0.705	3

Source: Computed from Survey Data

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Table 3 Financial Fragility

Fragility	Count	%	Chi Square	Df	P Value#
Not Fragile	32	23.7			
Fragile	103	76.3	37.341	1	0.000**
Total	135	100.0			

Source: Computed from Survey Data

#Chi Square Test

**Significant at 1% level of significance

Table 4 Level of Financial Well Being

FWB	Count	%	Chi Square	Df	P Value#
Low	18	13.3			
Moderate	69	51.1	29.200	2	0.000**
High	48	35.6			
Total	135	100.0			

Source: Computed from Survey Data

#Chi Square Test

**Significant at 1% level of significance

Table 5 Association between Financial Fragility and Financial Well Being

Financial Fragility	Level of Financial Well Being			Total
	Low	Moderate	High	
Not Fragile	0	11	21	32
Fragile	18	58	27	103
Total	18	69	48	135
Chi Square			18.556	
Df			2	
P Value#			0.000**	

Source: Computed from Survey Data

#Chi Square Test

**Significant at 1% level of significance

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BIBLIOMETRIC ANALYSIS OF HEALTH INSURANCE IN SCOPUS

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Abstract

Health has an impact on labour market results, both directly on productivity and indirectly through influencing income-leisure trade-offs. This shows that health insurance might play a variety of functions. First, if health insurance lowers the cost of health care while also increasing health, it should have an impact on labour market outcomes through increasing health. However, if investments in health care now have long-term payoffs, this influence may be difficult to pinpoint. Second, health insurance may alter the usefulness of leisure time. On the one hand, persons who are healthy may be able to appreciate their leisure time more. Risk-averse customers, on the other hand, would enjoy leisure less if it is associated with more uncertainty about health-care costs. As a result, if health insurance is linked to work, it is more likely to enhance labour force participation, but if it is not, it is more likely to decrease it. Because medical treatment is costly, particularly in the private sector, purchasing health insurance coverage for yourself and your family is crucial. Hospitalization may drain your bank account and throw your finances into disarray. The government also encourages people to get health insurance by allowing them to deduct it from their taxes. Paradoxical results are also found in recent literature. The field's literature is also expanding and becoming more interdisciplinary in nature. Bibliometric analysis is a comparative evaluation of written journal articles, books, or book pages, and it's a valuable tool for assessing the effect of a publication on the scientific world. The number of times a piece of study has been cited by other scholars is an excellent measure of its scholarly importance. A bibliometric analysis, also known as a citation classics research style, is a widely used method for assessing an article's effect. This paper aims to provide a succinct update on the effects of bibliometric research on publications in the field of Health Insurance as a key word in Scopus.

Keywords: *Bibliometric Analysis, Health Insurance*

Introduction

Health has an impact on labour market results, both directly on productivity and indirectly through influencing income-leisure trade-offs. This shows that health insurance might play a variety of functions. First, if health insurance lowers the cost of health care while also increasing health, it should have an impact on labour market outcomes through increasing health. However, if investments in health care now have long-term payoffs, this influence may be difficult to pinpoint. Second, health insurance may alter the usefulness of leisure time. On the one hand, persons who are healthy may be able to appreciate their leisure time more. Risk-averse customers, on the other hand, would enjoy leisure less if it is associated with more uncertainty about health-care costs. As a result, if health insurance is linked to work, it is more likely to enhance labour force participation, but if it is not, it is more likely to decrease it. (J Currie, BC Madrian, 1999)

Statement of the Problem

Bibliometric analysis is a comparative evaluation of written scientific articles, books, or book pages, and it is a valuable tool for assessing the effect of publishing on the scientific world. The number of times a piece of study is cited by other scholars is a strong measure of its intellectual value. A bibliometric analysis, also known as a citation classics research style, is a popular method for assessing an article's impact as well as identifying prominent authors and sources.

Objective of the Study

This paper attempts to present a concise report of the bibliometric analysis results on articles in the area of Health Insurance as a key word in Scopus.

Methodology

Health Insurance being an active field of study; huge volume of literature (212008 documents) could be traced from the Scopus database form the period from 1886- 2021. The most prominent authors and sources are identified using the built in tools of Scopus database.

Results

- Table 1 shows the top 25 articles from Google Scholar. C DeNavas-Walt and JP Newhouse are authors with maximum citations. Work by J Currie, BC Madrian is having first rank in Google Scholar.

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- Considering the annual production of articles, 2020 met the peak with 11345 articles with the key word Health Insurance. Serious production is happening in 2021 also with 4553 articles so far. (Exhibit 1)
- Modern Healthcare, Health Affairs and Plos One appear to be the prominent sources in this area of research considering the number of documents. (Exhibit 2)
- Lin CL, Kao CH and Chen TJ are found to be the most prominent authors by the count of documents produced in scopus in this area of research. (Exhibit 3)
- Harvard Medical School and University of California are found to be the prominent affiliations of authors in this field of research (Exhibit 4)
- United States outperform all other countries in research output in health insurance as a key word in scopus database. (Exhibit 5)
- 75% of the documents in scopus database with health insurance as key word are research articles and a 7% are reviews. (Exhibit 6)

Discussion

Health insurance is a contract in which an insurance company promises to pay for medical expenditures if the insured becomes sick or is involved in an event that causes the insured to be hospitalised. In most cases, insurance companies have partnered with top hospitals to give cashless treatment to their customers. In the event that the insurance company does not have a contract with the hospital, the insured is reimbursed for his or her expenditures. The government also encourages people to get health insurance by allowing them to deduct it from their taxes. Literature propagates the importance of insurance protection, though paradoxical findings are also found in recent times especially in the US model. More research is expected in this dimension to facilitate viable models for social security.

Appendix – Tables and Exhibits

Table 1 Top 25 Articles from Google Scholar

GS Rank	Cites	Authors	Title	Year	Source	Publisher
1	1348	J Currie, BC Madrian	Health, health insurance and the labor market	1999	Handbook of labor economics	Elsevier

2	1098	DM Cutler, RJ Zeckhauser	The anatomy of health insurance	2000	Handbook of health economics	Elsevier
3	284	H Levy, D Meltzer	The impact of health insurance on health	2008	Annu. Rev. Public Health	annualreviews.org
4	79	E Pitacco	Health insurance	2014		Springer
5	2125	JP Newhouse	Free for all?: lessons from the RAND health insurance experiment	1993		pdfs.semanticscholar.org
6	348	J Gruber	Health insurance and the labor market	2000	Handbook of health economics	Elsevier
7	292	AF Sackler, M Levin	Health insurance management system	1993	US Patent 5,235,507	Google Patents
8	4640	C DeNavas-Walt	Income, poverty, and health insurance coverage in the United States (2005)	2010		books.google.com
9	256	H Levy, D	What do we	2004	Health	rwjf-eriu.org

		Meltzer	really know about whether health insurance affects health		policy and the uninsured	
10	97	MA Morrisey	Health insurance	2008		naimkaragoz.dr.tr
11	366	DA Stone	The struggle for the soul of health insurance	1993	Journal of Health Politics, Policy and Law	read.dukeupress.edu
12	1026	J Currie, J Gruber	Health insurance eligibility, utilization of medical care, and child health	1996	The Quarterly Journal of Economic s	academic.oup.com
13	751	MS Feldstein	The welfare loss of excess health insurance	1973	Journal of Political Economy	journals.uchicago.edu
14	344	ER Berchick, E Hood, JC Barnett	Health insurance coverage in the United States: 2018	2019		census.gov
15	1430	…, K Baicker, Oregon	The Oregon health insurance	2012	The Quarterly journal …	academic.oup.com

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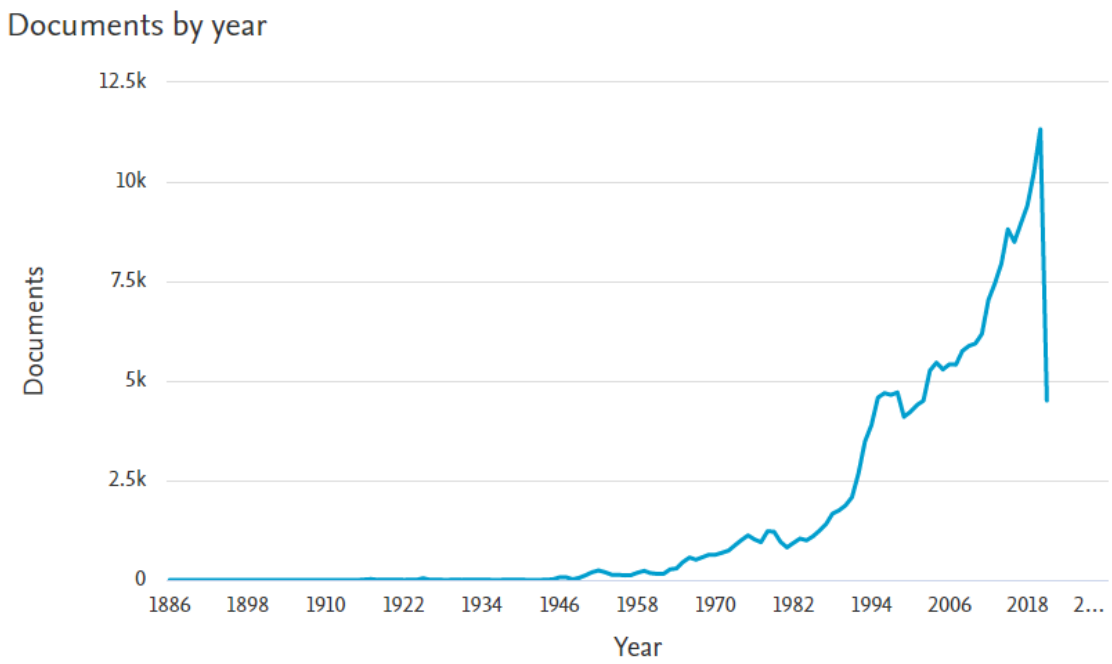
		Health Study Group	experiment: evidence from the first year			
16	349	JC Smith, C Medalia	Health insurance coverage in the United States: 2013	2014		nber.org
17	613	JFR Lu, WC Hsiao	Does universal health insurance make health care unaffordable? Lessons from Taiwan	2003	Health affairs	healthaffairs.org
18	305	BD Sommers, AA Gawande, K Baicker	Health insurance coverage and health—what the recent evidence tells us	2017	N Engl J Med	medicine.tums.ac.ir
19	360	JC Barnett, MS Vornovitsky	Health insurance coverage in the United States: 2015	2016		khi.org
20	247	Y Liu	Development of the rural	2004	Health policy and	academic.oup.com

			health insurance system in China		planning	
21	495	A Wagstaff, M Lindelow	Can insurance increase financial risk?: The curious case of health insurance in China	2008	Journal of health economics	Elsevier
22	232	A Wagstaff	Social health insurance reexamined	2010	Health economics	Wiley Online Library
23	337	JA Nyman	The value of health insurance: the access motive	1999	Journal of health economics	Elsevier
24	368	DM Cutler, RJ Zeckhauser	Adverse selection in health insurance	1998	Forum for Health Economics & Policy	degruyter.com
25	239	N Sekhri, W Savedoff	Private health insurance: implications for developing countries	2005	Bulletin of the World Health …	SciELO Public Health

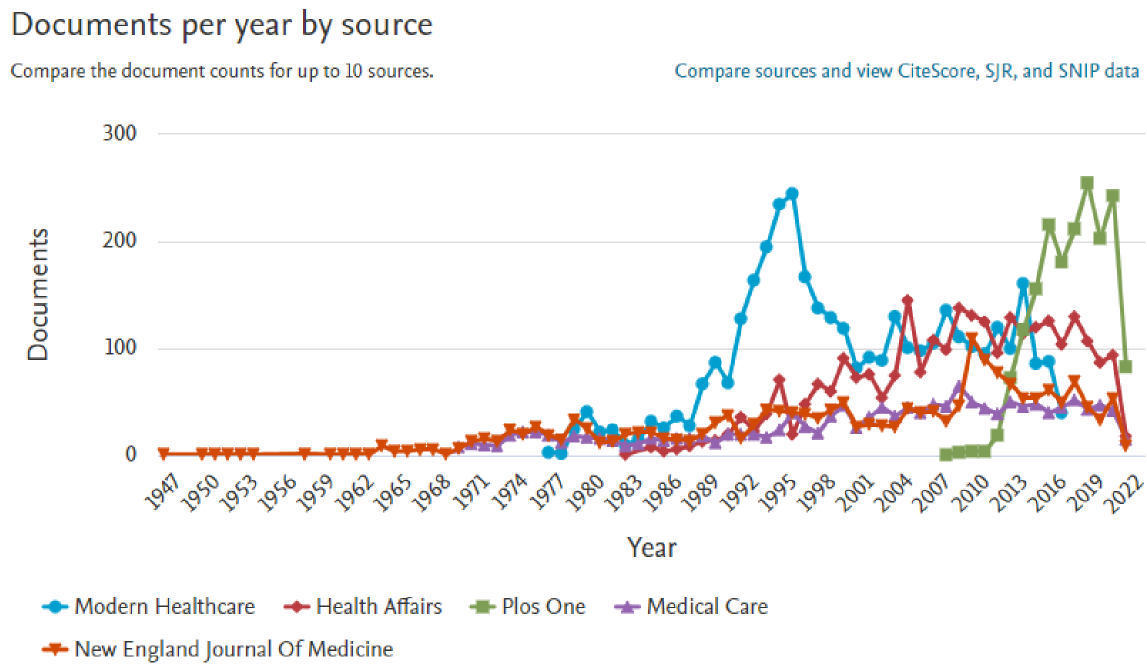
Source: Generated from Google Scholar using Publish or Perish App

Exhibit 1 Documents by Year



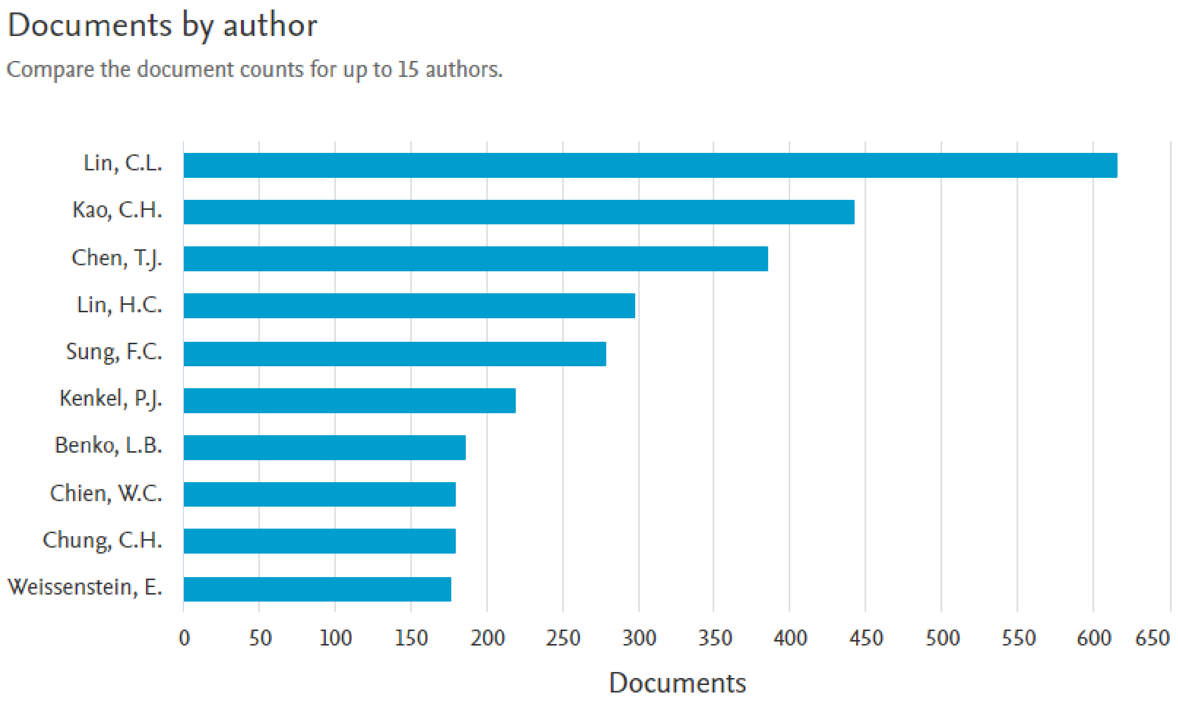
Source: Generated from Scopus

Exhibit 2 Documents per Year by Source



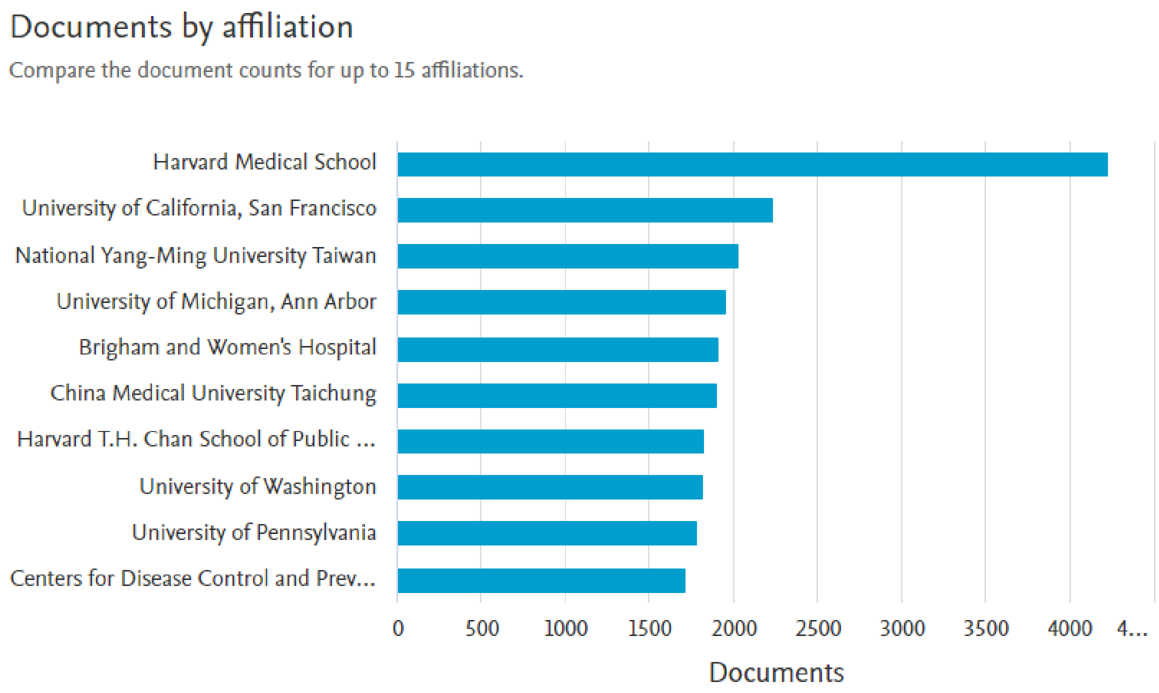
Source: Generated from Scopus

Exhibit 3 Documents by Author



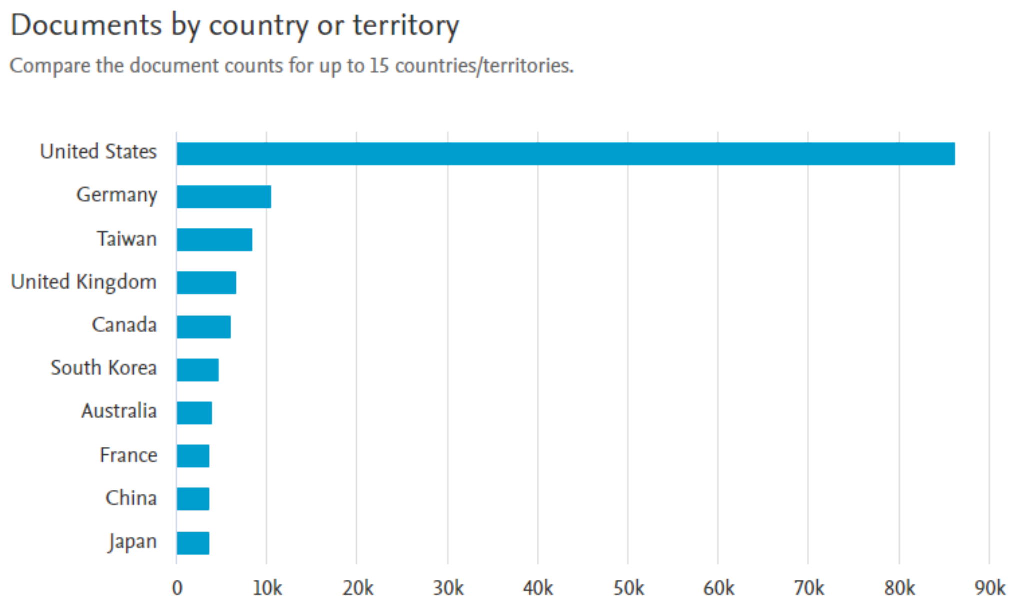
Source: Generated from Scopus

Exhibit 4 Documents by Affiliation



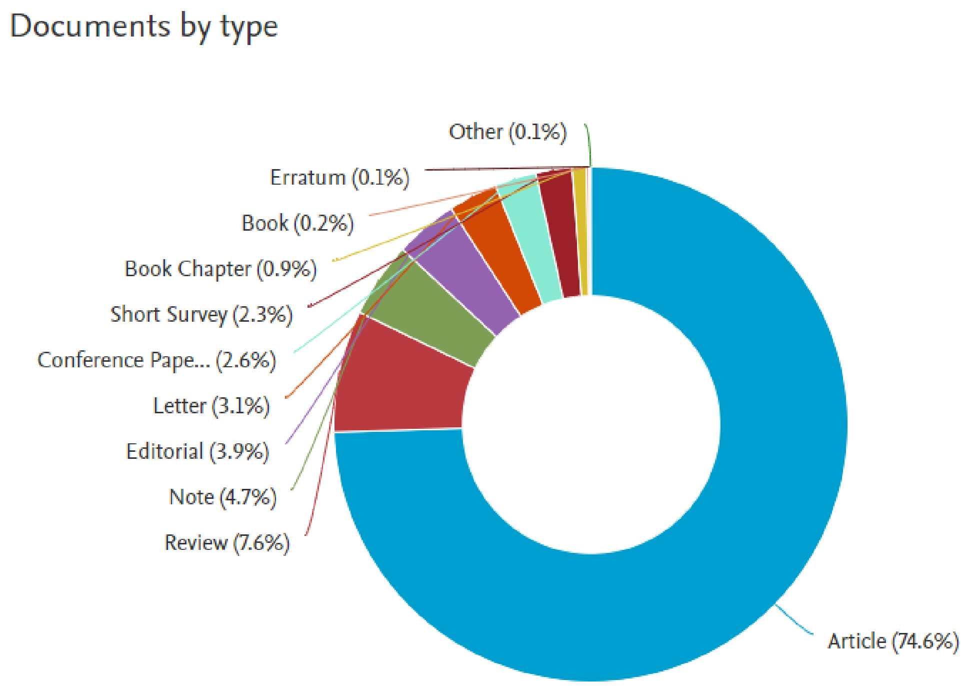
Source: Generated from Scopus

Exhibit 5 Documents by Country or Territory



Source: Generated from Scopus

Exhibit 6 Documents by Type



Source: Generated from Scopus

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2. www.scopus.com

THE EFFECTIVENESS OF YOGA ON ANXIETY AND SELF-CONFIDENCE AMONG ARCHERY PLAYERS

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Abstract

The primary goal of the study was to determine the effect of yoga on anxiety and Self-confidence among Archery players. There were two groups studied: experimental and control. Ten archery players were assigned to the experimental group, while the other ten archery players were assigned to the control group. The individuals varied in age from 14 to 18 years. Only the experimental group received training. Sport Competitive State Anxiety–2 (CSAI–2) was used to assess players' anxiety. The acquired data were analysed statistically using the Analysis of Covariance methodology. The results revealed that eight weeks of yoga practice considerably reduced the degree of Anxiety and improved self-confidence among Archers.

***Keywords**: Yoga, Archers, Anxiety, Psychological, Sports*

Introduction

Sports players across the world are continuously trying to enhance their talents, so that their preferred sporting activities obtain favourable outcomes. Components such as physical parameters, motor dynamics, psychological and environmental elements need to be synchronized to achieve their desired goals. Many players that go to elite or professional sports have been shown to likely standardise the levels of Physical Factors and Motor Skills, hence why psychological factors play an essential role in many situations when choosing whether they win or lose (Chung, 1997). Psychological considerations substantially impact the athlete's ability. In which anxiety is regarded as an evident role in the performance of athletes (Ashwani, 2005). If the athletes are unsure about the circumstance that causes tension, they may have anxiety (Vincent, 2015). Research has shown that athletes with high anxiety are unable to do best and have seen a decrease in performance. (Christian Democrats, 2012). Concurrence anxiety is frequent among athletes. Two alternative interpretations of anxiety exist - Spielberger's first, condition anxiety and characteristic anxiety (Cox, 2007). The second is Martens' somatic anxiety and cognitive anxiety (Cox, 2007). Trait anxiety relates to personality anxiety. Martens added that we experience the physiological changes linked with great excitement, including heart rate and blood pressure, stomach "butterflies," rapid breathing, and flushed cheeks. The heart rate and blood pressure are increased by anxiety. The metabolism and consumption of oxygen are also increased. Sex, the type of sport and talent determine the dimensions of competitive anxiety. As far as sex is concerned, women's athletes tend to be more anxious than men's athletes (Hanton, 2009). Competitive anxiety is an adverse reaction to competitive stress (Fletcher, 2009). The negative effect is largely cognitive anxiety and somatic anxiety. Somatic anxiety responds to physiological changes linked with great excitement, including increased heart rate and blood pressure, stomach butterflies, quicker breathing, and flushed vision. Anxiety boosts heart rate and blood pressure. It raises metabolism and oxygen consumption. While cognitive anxiety is a reaction to physiological changes, it involves fears, uncertainties and visions of loss and disgrace.

Archery is the sport, practice, or skill of propelling arrows using a bow (Lee, 2009). The word is derived from the Latin arcus. Archery has historically been used for hunting and fighting. It is primarily a competitive sport and entertaining pastime in current times. Archery is a static sport in which great postural stability, synchronisation of body parts, and concentration of attention during shot execution is essential for good scores. Archery is a sort of closed exercise, and it is a sport in which psychological considerations play a major enough role that it may be classified as a mental sport. In particular, archery is more psychologically affected than sports in other surroundings (Hong, 2008), so the ability to properly be aware of and control one’s mental state is essential.

The discipline of yoga is aimed to promote and balance physical, emotional, mental and mental health (Ross & Thomas, 2010) with several elements and components such as physical postures, breathing and meditation. Different kinds of yoga can be used and practised, with unique components and variable physical intensity (Hart & Tracy, 2008). Many studies proved that yoga improved cardiorespiratory performance and well-being, enhanced mood and anxiety alleviation (Streeter et al., 2010), reduced stress (Hartfiel, 2011). Kabat-Zinn (1990) stated that hatha yoga is the most potent instrument for connecting to the body by taking care of the physical constraints and present state of the body. On the other hand, mindful yoga promotes awareness and respect for the body's limits, without attempting to modify them. Fitzgerald (2010) suggests that athletes employ yoga to re-establish this mind-body connection through mindfulness practice, so that they are more aware of essential bodily sensations when performing. Salmon et al. (2009) showed that, in integrating all components of the Mindfulness-Based Stress Reduction programme, yoga practises have the most favourable influence on psychological well-being and decreasing psychological symptoms. The study aims to detect the efficacy of yoga in archers at anxiety levels.

Purpose of the study

The purpose of this study was to find out the effectiveness of yoga on anxiety and self-confidence among archery players.

Hypothesis

It was hypothesized that eight weeks of yogic practices would have a significant effect on anxiety and self-confidence among Archery players.

Methodology

The study's aim was to reveal the effectiveness of yoga on Archers in dealing with Anxiety levels. The Archery club fielded a total of 20 participants. Athletes were asked to enter information such as their gender, age, Archery club, level of competition (local/provincial), and competitive experience. In this study, two groups were targeted: experimental and control groups. The experimental group consisted of ten archery players, while the control group consisted of ten other archery players. Only the experimental group received the training programme. The experimental group was practised five days a week for eight weeks of yoga. The yogic practices included Suryanamaskar, specific asana, pranayama and meditation for duration of 45 minutes. Control group didn't undergo any such practices. After eight weeks, all participants (experiment and control group) followed the next competition. Same to pre-test, post-test was executed one hour before the game to determine the level of anxiety using Sport Competitive State Anxiety–2 (CSAI–2) before and after the eight weeks. The test was directed ±30 minutes before the game to measure anxiety. CSAI-2 measures the separate components of state somatic anxiety and cognitive anxiety, and self-confidence.

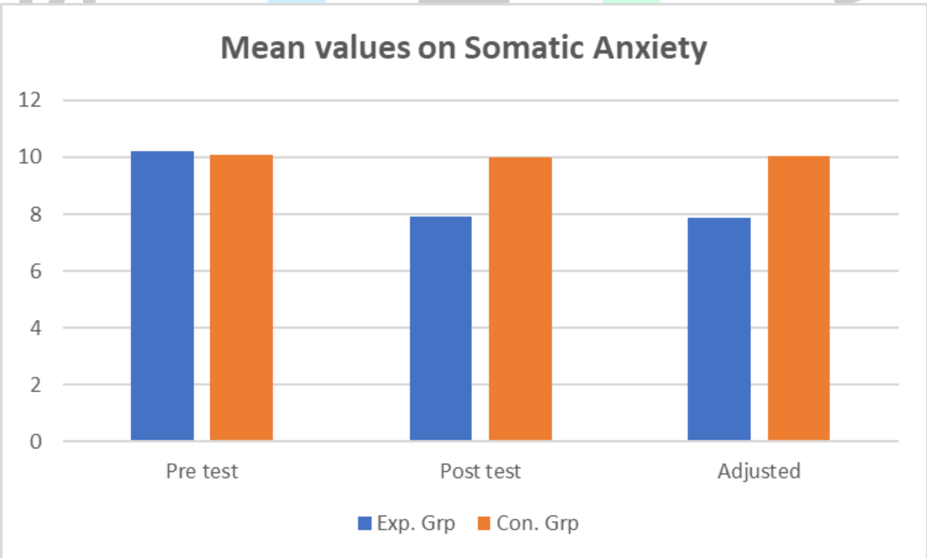
Results and Discussions

Table – I showing the results of Analysis of Covariance on Somatic Anxiety

Test	EXP. Gr	CG	SV	SS	Df	MS	F
Pretest	10.20	10.10	Between	0.05	1	0.050	0.05
			Within	16.50	18	0.92	
Post-test	7.90	10.00	Between	22.05	1	22.05	21.00*
			Within	18.90	18	1.05	
Adjusted	7.86	10.04	Between	23.69	1	23.69	48.29*
			Within	8.340	17	0.49	

Table F ratio of 4.41 with (1, 18) degrees of freedom *Significant at 0.05 level

Figure – 1 showing the pretest, posttest and adjusted posttest mean values of Somatic Anxiety



In addition to the needed F value 4.41 at 0,05 level, the F value achieved for the adjusting post-test indicates 48.29 was larger. Statistical analysis using ANCOVA showed a significant difference in the level of Somatic Anxiety between the control group and the experimental group. The results of this study show that eight weeks of yoga reduces somatic anxiety. The outcomes of this study are based upon the effects of yoga practises from yoga practises found by Kusuma et al. (2017) and Hussein et al. (2019).

Table – II showing the results of Analysis of Covariance on Cognitive Anxiety

Test	EXP. Gr	CG	SV	SS	Df	MS	F
Pretest	9.80	9.50	Between	0.45	1	0.450	0.29
			Within	28.10	18	1.56	
Post-test	8.10	9.40	Between	8.45	1	8.45	4.31*
			Within	35.30	18	1.96	
Adjusted	7.94	9.56	Between	12.78	1	12.78	43.84*
			Within	4.957	17	0.29	

Table F ratio of 4.41 with (1, 18) degrees of freedom *Significant at 0.05 level

The corrected post-test means F value of 43.84 was higher than the necessary F value of 4.41 at the 0.05 level. The ANCOVA statistical analysis indicated a significant difference in Cognitive Anxiety between the control and experimental groups. The findings of this study revealed that eight weeks of yoga practice reduces cognitive anxiety, which is consistent with the findings of Kusuma et al. (2017) and Rizal, Hussein, et al. (2019).

Figure-2 showing the pretest, post-test and adjusted post-test mean values of Somatic Anxiety

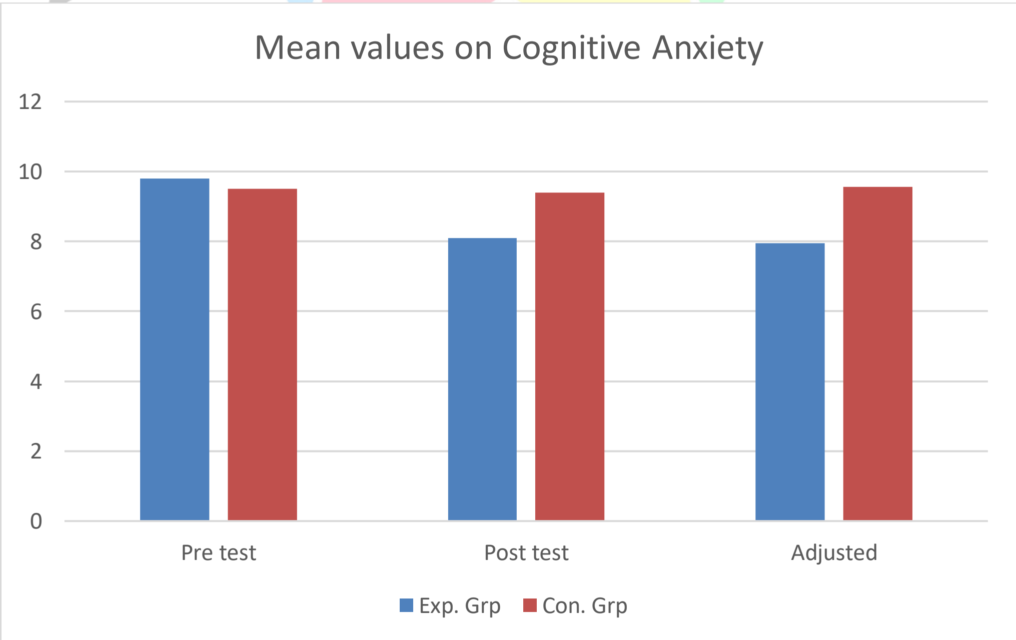
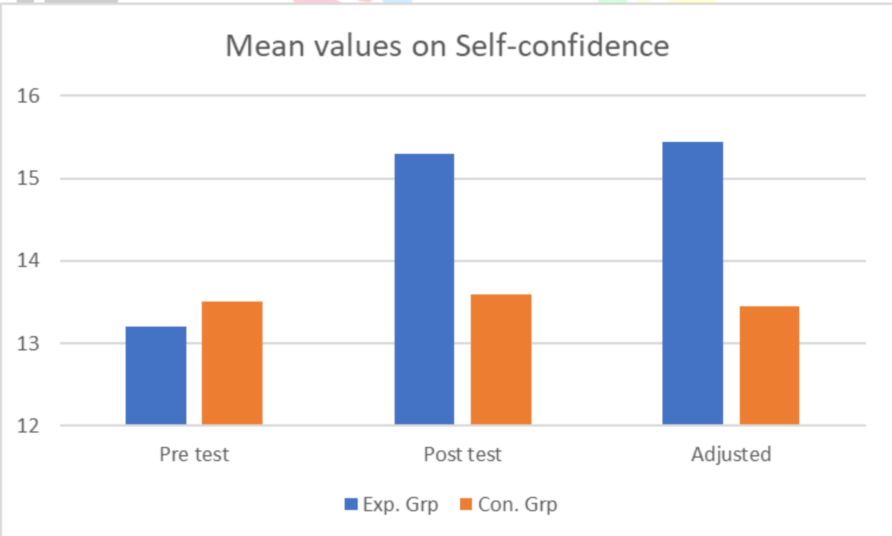


Table – III showing the results of Analysis of Covariance on Self-confidence

Test	EXP. Gr	CG	SV	SS	Df	MS	F
Pretest	13.20	13.50	Between	0.45	1	0.450	0.13
			Within	64.10	18	3.56	
Post-test	15.30	13.60	Between	14.45	1	14.45	3.69
			Within	70.50	18	3.92	
Adjusted	15.45	13.45	Between	19.89	1	19.89	58.31
			Within	5.799	17	0.34	

Table F ratio of 4.41 with (1, 18) degrees of freedom *Significant at 0.05 level

At the 0.05 level, the resulting F value of adjusted post-test means 58.31 was more than the necessary F value of 4.41. The ANCOVA statistical analysis indicated a substantial difference in self-confidence between the control and experimental groups. The current study found that eight weeks of yoga practise boosts self-confidence. The current study's findings are consistent with Kusuma et al. (2017) and Rizal, Hussein, et al. (2019), who discovered that yoga practises boost self-confidence.



Conclusion

Yogic practices had an impact on reducing Anxiety and significantly improved the self-confidence among Archers.

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ECONOMIC WELFARE OF UNORGANIZED; WORKERS: STREET VENDORS DURING THE PANDEMIC PERIOD OF NAGERCOIL CITY, KANYAKUMARI DISTRICT

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Abstract

Economics is not only a subject. It's based on the people's health, wealth, welfare and country's standard of living. One country's happiness depends upon the people's economic status. In the pandemic period is affecting all aspects of life including, education, healthcare, business, the economy and social life ultimately. This paper studies the welfare of the unorganized workers, especially street vendors in Nagercoil city, and the steps taken by the government. The Indian Government introduced a cashless-based health insurance policy for street vendors. This paper also discusses how this particular class of people benefits from this policy.

Key words: welfare, economics, street vendors, unorganized

Introduction

A country's welfare depends upon its own people's health and education, if they satisfy their health and education, that country's economic interest is automatically good. There are two categories of workers, namely organised and unorganised. The maximum number of organised workers are educated, but most of the country's unorganised workers are uneducated because of their poverty and unskilled. The Indian Government; takes a lot of steps to protect the unorganised workers especially the street vendors. All the human being's unexpected expenditure is hospitalisation. Maximum numbers of people are not aware of the health insurance policy schemes, not only unorganised workers, organised workers as well. Because they are not ready to spend their time in this procedure. The Indian government introduced most of the health insurance policies to street vendors, especially the cashless health insurance policy.

Review of Literature

The Times of India (2020) reported how India's world of work had been affected by the pandemic. However, the massive weakness of the workers in the country, brutally revealed in the current crisis, did not appear overnight and must be set against the background of the so-called economic reforms, in particular those of the previous six years of the current distribution in the centre and poor its management. There are significant challenges that will remain long even after the coronavirus is eliminated. The first step should ensure that there are adequate jobs in the economy. History has shown that growth alone cannot guarantee job growth or wages. The Indian economy needs to change its capitalist mind, and it should be in favour of labour-intensive sectors.

Dr V. Jaishankar and Mrs L.Sujatha (2016) covered the whole of Tiruchirappalli city as its population. The present study is selected from street vendors who are selling vegetables and home appliances through vehicles. This paper is to identify the causes behind street vending, challenges faced by street vendors, highlight the importance of street vendors, what measures are taken by the Government to prevent the harassment of street vendors by police and other authorities, improvement in the working conditions, social protection and life skill development to improve the level of profitability.

About Nagercoil City

Nagercoil was formerly known as Kottar before 130 years and later on attained the present name. It is an ancient and essential commercial town in the southernmost of Tamil Nadu located 19 K.M. north of Kanyakumari, 64 K.M. east of Trivandrum and 80 K.M. south- west Tirunelveli. As a residential city, Nagercoil is better suited than most of cities in Tamil Nadu, having a good climate and water supply. In 1894 when this town was under the erstwhile Travancore State, it formed mainly a Committee with Government officials to look after the conservancy, and sanitation. In 1920 the Travancore District Municipality Act was passed and it made Nagercoil a Municipal Town. In 1942, the Government of Travancore appointed a Commissioner as the Executive Authority for the Municipality.

In 1947 the Travancore Cochin Government extended and upgraded as first-grade Municipality town. In 1956 it as merged this town with the Government of Tamil Nadu, and classified as second grade. The Tamil Nadu District Municipalities Act 1920 was extended to this Municipality from 1st April of 1959. This Municipality was upgraded as first-grade Municipality from 1st April of 1961, Selection grade Municipality from twelfth October 1978 and now Special Grade Municipality with effect from thirty May 1988. On September 22, 2018, in the Kanyakumari district, the Chief Minister announced that on completion of delimitation work by the delimitation committee, it would upgrade the Nagercoil municipality into a corporation.

Objectives

- To learn about the education of Nagercoil city street vendors.
- To know about the health issues of street vendors in Nagercoil the pandemic period.
- To know about the Economic illness and Awareness of the cashless health insurance policy during the pandemic period in the Nagercoil city street vendors.

Methodology

A Researcher is based on both the primary data and secondary data. Primary data is collected through a questionnaire from the respondents in Nagercoil city. The sampling area is covered in and around Ramanputhur. The sample size for the study is a hundred and nine. A disproportionate sampling technique has been used to select the sample units for the study. Data are analyzed using the Anova test to fulfil the objectives.

OverView of Cashless-based Health Insurance Policy for Street Vendors

According to India 2001 census, 42 lakhs of street vendors are working. Maximum street vendor's standard of living is below the poverty line (BPL). So Indian Government takes more steps to protect the street vendors in various schemes, especially in cashless-based health insurance policies. Union Cabinet approved this policy scheme approved the proposal of the Ministry of Labour and Employment for extending RSBY to street vendors. The government proposed to cover all registered street vendors under RSBY by 2013-14, out of which 4.21 lakh proposed to be covered in the 2013-2014 financial year. The central and state governments will pay the premium for the insurance scheme in the ratio of 75:25.

For the North-Eastern States and Jammu and Kashmir, they would share the expenditure in the ratio of 90:10. The total expenditure by the central government during the current year will be around Rs.20 crore. The total spending by the central government during the current year will be around Rs.20 crore. The recurring expense after 2013-14 will be around Rs. 200 crores annually. It entitled beneficiaries under RSBY to a cover of up to Rs.30,000 for most diseases that require hospitalisation. The cover extends to five family members, which

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includes the head of the household, spouse and up to three dependents. According to the labour and employment ministry, on 15th October 2014, 27 states were implementing the scheme. The Government operationalized the scheme in 24 States, with over 1.95 crore smart cards have been issue to over seven crore persons.

Profile of street vendors in the Nagercoil city

Gender is the range of characteristics pertaining to and differentiating between masculinity and femininity. Gender inequality is known through the differences in men's and women's position in the labour market. Gender inequality also exists among street vendors. As a prelude to an analytical study of the sample respondents of the study area, age distribution is attempted. The following table shows a number of male, females and the age of street vendors among the respondents in the study area.

Table No: 1 Profile of street vendors

Age	Male	Female	Total	Percentage
below 18	3	0	3	2.75
19-29	23	5	28	25.68
30-40	17	7	24	22.01
41-55	25	9	34	30.19
56- 65	13	3	16	14.67
65 and above	4	0	4	3.66
Total	85	24	109	100

Source: Primary Data

Table no.1 reveals that out of the 109 respondents 2.75 percent of the respondents are below 18 ages, 3 of the male, no female street vendors in this age group. 30.19 percent of the respondents belong to the age 41-55, 25 of the male, nine female street vendors in this age group. The majority of the respondents in this study area are males. In general, even though street vending is a female-dominated occupation the proportion of male vendors is high in the study area. This table shows that street, vending is a major source of livelihood in the study area.

ANOVA: Single Factor for Age

Summary

Groups	*Count*	*Sum*	*Average*	*Variance*
below 18	2	3	1.5	4.5
19-29	2	28	14	162
30-40	2	24	12	50
41-55	2	34	17	128
56- 65	2	16	8	50
65 and above	2	4	2	8

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	408.4167	5	81.68333	1.21764	0.402566	4.387374
Within Groups	402.5	6	67.08333			
Total	810.9167	11				

Source: Computed from Primary Data

This Anova table shows that the P-value 0.40 the age of the Street Vendors and probability of obtaining F statistic 4.38 larger when the null hypothesis is true is 0.40. Since the P-value is greater than the specified alpha of 0.05, the null hypothesis is accepted.

Education of street vendors in the Nagercoil city

Education is a very important phenomenon for all human beings. This study covered the Street vendors' education. Tamil Nadu state's highly educated district and in Kanyakumari 96.99 percent people are educated. The Researcher study area is Nagercoil city, which is in the Kanyakumari district. The following table shows about the street vendors' education in Nagercoil city.

Table No: 2 Education

Educational Qualification Classifications	**Frequency**	**Percentage**
Illiterate	0	0
Schooling	87	79.83
Under Graduate	20	18.34
Post Graduate	2	1.83
Total	109	100

Source: Primary Data

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Table no.2 shows that out of the 109 respondents, 0 percent are illiterate, 79.83 percent respondents had their schooling, 18.34 respondents were Under Graduate and 1.83 percent respondents were Post Graduate.

ANOVA: Single Factor for Education

Summary

Groups	*Count*	*Sum*	*Average*	*Variance*
Illiterate	2	0	0	0
Schooling	2	166.83	83.415	25.70445
Under Graduate	2	38.34	19.17	1.3778

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	7635.314	2	3817.657	422.8959	0.00021	9.552094
Within Groups	27.08225	3	9.027417			
Total	7662.396	5				

Source: Computed from Primary Data

This Anova table shows that the P-value 0.00021 of the education of the street and probability of an obtaining F statistic of 9.55 larger when the null hypothesis is true is .0.00021. Since the p-value is greater than the specified alpha of 0.05, the null hypothesis is rejected.

Health issues in the Nagercoil city street vendors during the pandemic period.

Nagercoil city is a one of the famous cities in Tamil Nadu state. 480 registered vendors in Nagercoil city. Most of the people depend upon agricultural works, construction and other unorganised works. In the pandemic period most of the unorganised workers are affected. They are ready to work even in pandemic period, because they mostly selling perishable goods, storage is a major problem. They are willing to come out and selling their goods without care about their health. Many of the street vendors are above 25 age. They are facing a lot of health problems. This table shows their health issues.

Table No: 3 Health Issues

Health issues Classifications	Frequency	Percentage
Back Pain	89	81.65
Joint Pain	102	93.57
Headache	80	73.39
Fever	65	59.63

Source: Primary Data

Table no.3 shows that out of the 109 respondents, 89 respondents are having back pain, 102 respondents are having a pain in joints and 80 respondents are having a headache. Most of the street vendors are affected in all types of health issues.

ANOVA: Single Factor for Health Issues

SUMMARY

Groups	*Count*	*Sum*	*Average*	*Variance*
Back Pain	2	170.65	85.325	27.01125
Pain in joints	2	195.57	97.785	35.53245
Headache	2	153.39	76.695	21.84605
Fever	2	124.63	62.315	14.41845

ANOVA

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	1334.441	3	444.8137	18.00716	0.008704	6.591382
Within Groups	98.8082	4	24.70205			
Total	1433.249	7				

Source: Computed from Primary Data

This ANOVA table shows that the P-value 0.0087 of the Health issues of the Street Vendors and the probability of obtaining F statistic of 6.59 larger when the null hypothesis is true is .0.0087. Since the P-value is greater than the specified alpha of 0.05, the null hypothesis is accepted.

Economic illness and Awareness of the cashless health insurance policy during the pandemic period in the Nagercoil city street vendors.

Most of the unorganised workers are economically affected in the pandemic period. In the Nagercoil city, most of the street vendors are below the poverty line. They are all depending on their street vending jobs. Now in this period, they are not tolerance to all the difficulties. Most of the street vendors are ready to supply the goods to corona virus affected place also, because they want to survive. Researcher's own experience in the nagercoil city most of the street vendors' life is not good, especially the pandemic period, they are not having a saving as well as safety.

Now a day's insurance policies play in a vital role in the developed and developing countries. Indian government says each and every person need a medical insurance, especially the street vendors. The government proposes to cover all registered street vendors under Rashtriya Swathys Bima Yojana (RSBY). This insurance policy operationalized 24 states in all over India. Nagercoil city having 480 registered street vendors. Most of the street vendors are school returns. But more than 1000 street vendors are vending business, many of the street vendors are unregistered, because of lack of time and awareness. No body having an awareness of the cashless health insurance policy.

Findings

- In this study, the majority (30.19%) of the respondents belongs to the age group between 41-55. On the other hand, (2.75%) of them belonged to the age group below 18 years group.
- In this study, the majority 85 of the respondents are male and 24 of the respondents are female.
- In this study majority (79.83%) of the respondents are completing their schooling. Zero percent of respondents are illiterate.
- Majority of the respondents are facing the health issues 93.57% respondents are having pain in their joints.
- In this study, 100% of the respondents don't know the cashless based health insurance policy from the government scheme.
- In this study, 100% of the respondents are economically affected in the pandemic period.

Suggestions

- Finance is one of their major issues with which business has to move on. So banks can reduce its cumbersome procedures on loans and also offer feasible interest rates to street vendors. Now only Rs.2000 was given to the registered vendors
- The skills of the street vendors must be improved so that it could be easy for them to run their business efficiently and earn good profit for their family survival.
- Lack of basic facilities leads to health issues for the street vendors. So good drinking water and toilet facilities must be enhanced.

Conclusion

The street vendors must be enlightened with awareness programs has to organize by municipality about the laws that protect them and the organization that contribute to the betterment of street vendors and also guides them to succeed in their business. Also, they should be aware of the health policies and funds available and the funding agencies that contributes positive strength to the street vendors.

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A STUDY ON THE RELATIONSHIP BETWEEN SELECTED INDICATORS OF SUSTAINABLE DEVELOPMENT AND ECONOMIC GROWTH OF INDIA

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Abstract

The study titled "A study on the relationship between selected indicators of sustainable development and economic growth of India" focuses on examining the long-term effects of selected indicators of sustainable development such as CO_2 emission and the crime rate on Gross Domestic Product (GDP) per capita of India. The study also intended to examine the existence of the causal relationship between the concerned variables. The study uses secondary data for the period 1990 to 2016. The empirical analysis is done by using the econometric tools like Unit root and Cointegration tests, Vector Error Correction Model, Lagrangian Multiplier (LM), and Granger Causality tests. The results show that there exists a long-run relationship between the indicators of sustainable development and the economic growth of India. Granger Causality results confirm that there exists a unidirectional causality between the indicators of sustainable development and Economic growth. These analyses help us to make inferences regarding the findings, recommendations, policy implications and to draw a viable conclusion on the impact of sustainable development on the economic growth of India. Thus, the study concludes that the indicators of sustainable development have an impact on the economic growth of India in the long run.

Keywords: *Sustainable Development, Economic Growth, CO_2 Emission, Crime Rate, GDP, Unit Root Test, Cointegration Test, VECM, LM Test, Granger Causality Test.*

1. Introduction

The criterion of development has grown considerably in recent times. The transition was rooted in the 1970s when there was a dramatic change in development thought. This new school of thought was questioned the traditional explanation of economic development (Samir Bhattacharya & Tangri, 2017). This unique thought culminated in October 1987 when the Brundtland Commission invented the word 'Sustainable Development' (Daly, 2017).

Since the last two decades, both developed and developing nations have been highly concerned with sustainable development. Sustainability indicates the ability to persist, whereas development itself involves both qualitative and quantitative aspects of economic growth (Niharika & Shastri, 2017). Sustainable development is a process that satisfies today's requirements without jeopardizing future generations' ability to meet their requirements. Hence, it is expected to develop the individual quality of life and promote well-being for the present and future generations (Bartelmus, 2013). Sustainable development is primarily concerned with ensuring that underprivileged people have a sustainable and safe livelihood (Jalal, 1990). Thus, there is a need to convert the traditional notion of economic development to sustainable development (Brundtland Commission, 1987).

Being the second-largest populated country in the world, India should recognize the need for sustainable development to achieve the desired economic growth (Dos et al., 2017). There are several theoretical and empirical studies on the role of sustainable development in economic growth, but relatively few studies examined the link between sustainable development and economic growth. The current study intends to highlight the significance of sustainable development and how it impacts the economic growth of the country by analysing the various sustainable development indicators and their impact on GDP, which is the prime indicator of economic growth.

Thus, the specific objectives of the study are,

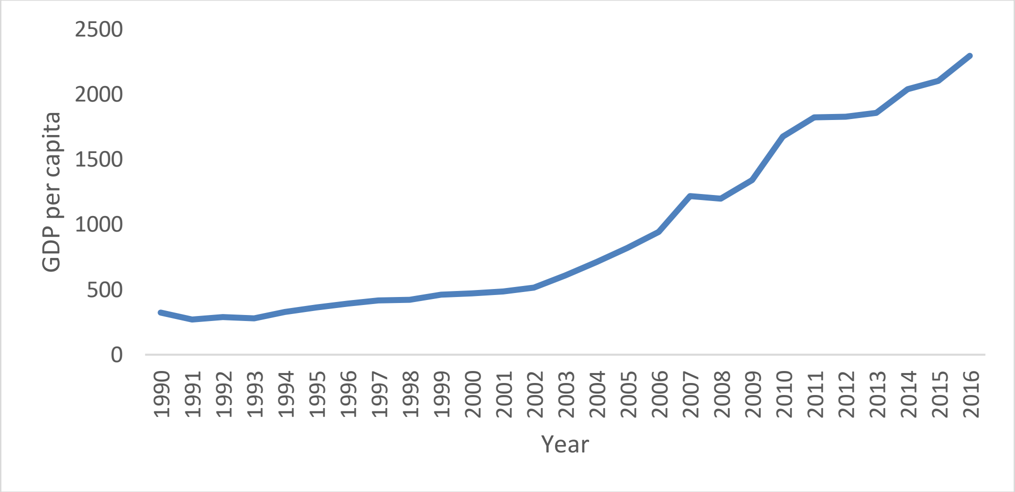
1. To study the trends and patterns of selected indicators of sustainable development and economic growth of India.
2. To examine the long-run relationship (if any exists) between selected indicators of sustainable development and the economic growth of India.
3. To examine the causal relationship (if any exists) between the selected indicators of sustainable development and the economic growth of India.

2. Theoretical Concepts

2.1 Gross Domestic Product Per Capita (US Dollars)

GDP per capita is employed as the proxy for economic growth. GDP per capita is a measure of a nation's economic output that accounts for its number of people. The GDP per capita is seen to show a rising upward trend which is presented in figure 2.1.

Figure 2.1: GDP Per Capita in India

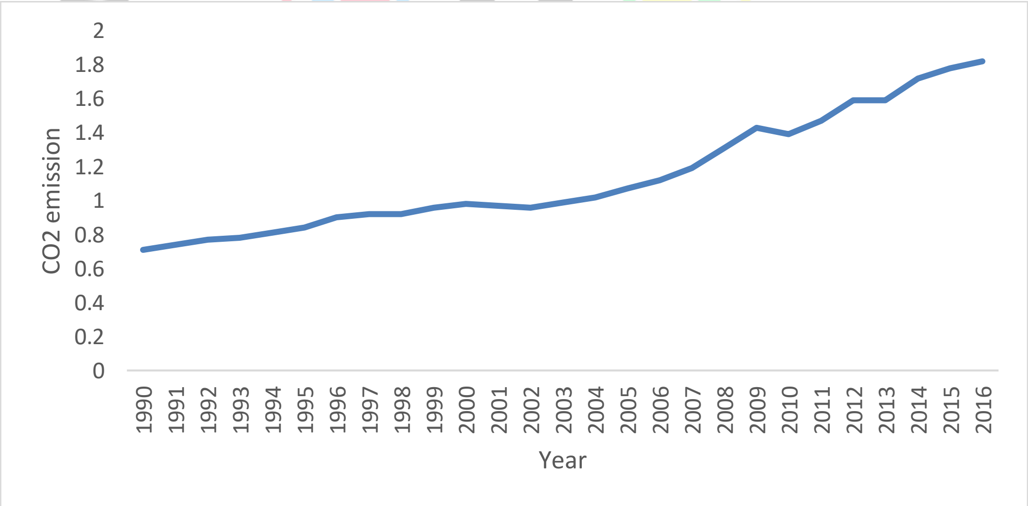


Source: World Bank database

2.2 CO_2 Emission (Metric Tons Per Capita)

Carbon dioxide emissions are mainly from fossil fuel combustion and cement production (Parikh, K., 2012). It is shown that CO_2 Emission in India has shown a rising trend during 1990-2016.

Figure 2.2: CO_2 Emission in India



Source: World Bank database

2.3 Crime Rate (Per 1000 Population)

Unlawful homicide is estimated based on domestic disputes, interpersonal disputes, violent conflicts in land resources, predatory conflicts, and murder by armed groups. A fall in the crime rate and fear of crime can improve the well-being that is an imperative constituent in producing more sustainable developments (Marzbali et al., 2011; Šileika & Bekerytė, 2013). The graph reveals a falling trend in the crime rate in India. It falls from 5.06 per 1000 population in 1990 to 3.22 in 2016 as shown below:

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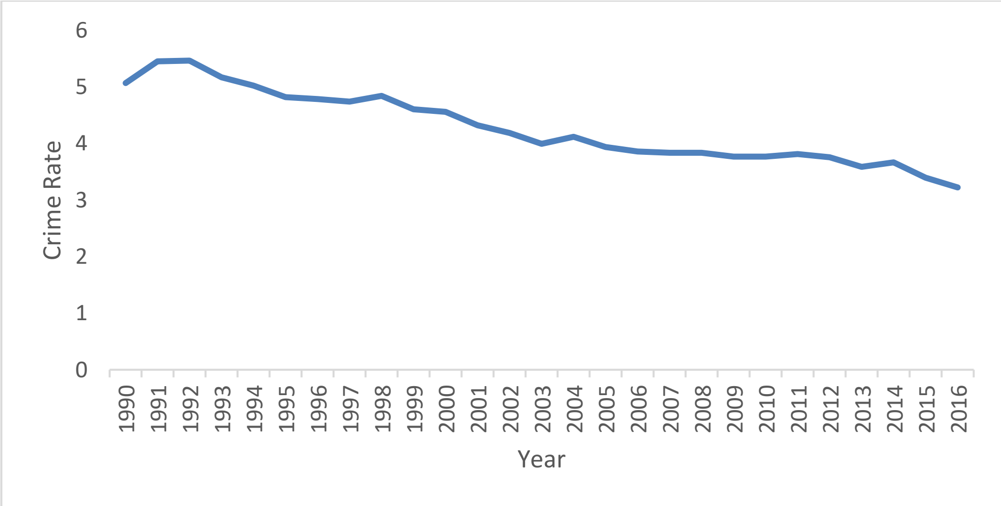
Figure 2.2: Crime Rate in India



Source: World Bank database

3. Data Base and Research Methodology

This study is confined to examine the impact of selected indicators of sustainable development on the economic growth of India for the period of 27 years from 1990 to 2016. The study is primarily based on secondary data collected from the reputed source like the World Bank database and RBI handbooks. As the time series dataset has been employed to conduct the empirical analysis, it is essential to test the stationary property of each variable. Augmented Dickey-Fuller and the Phillips-Perron Test Unit Root Test is used for testing the stationarity of the variable. To study the long-run relationship between the variables, Johansen Cointegration Test is used. The Granger causality test is used to analyse the causal relationship between the indicators of sustainable development and economic growth. The Microsoft Excel 2019, EViews version 11, and IBM SPSS Statistics version 26 are the computer software employed for the empirical investigation.

Conceptual Framework

Sustainable development is a comprehensive phenomenon that involves various noneconomic and nonquantifiable aspects of the economy. Therefore, the measurement of sustainable development is very critical in terms of its practical applicability (Azapagic & Perdan, 2000; Patil et al., 2014; Dahl, 2018). Hence, the present study employed CO_2 emission and crime rate as indicators of sustainable development.

$$lnY_t = \beta_0 + \beta_1 lnX_{1t} + \beta_2 lnX_{2t} + U_t$$

Where, Y_t is Gross Domestic Product, X_{1t} is CO_2 emission, X_{2t} is the crime rate, U_t is the error term, and ln is the natural log.

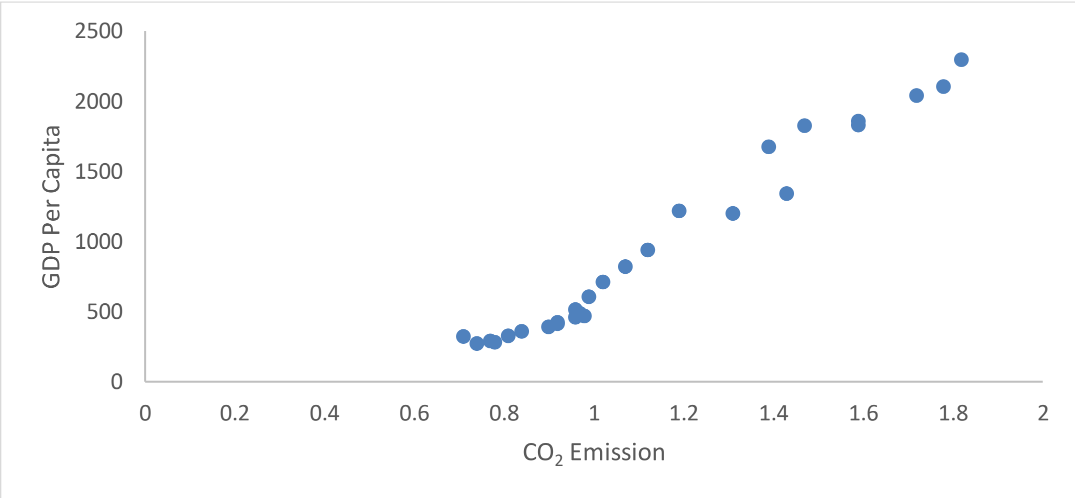
4. Empirical Analysis and Data Interpretation

This session gives the results generated using time series econometric tools such as Unit Root test, Johannsen Cointegration, Vector Error Correction Model and Granger Causality tests apart from trend analysis.

4.1 Trend Analysis

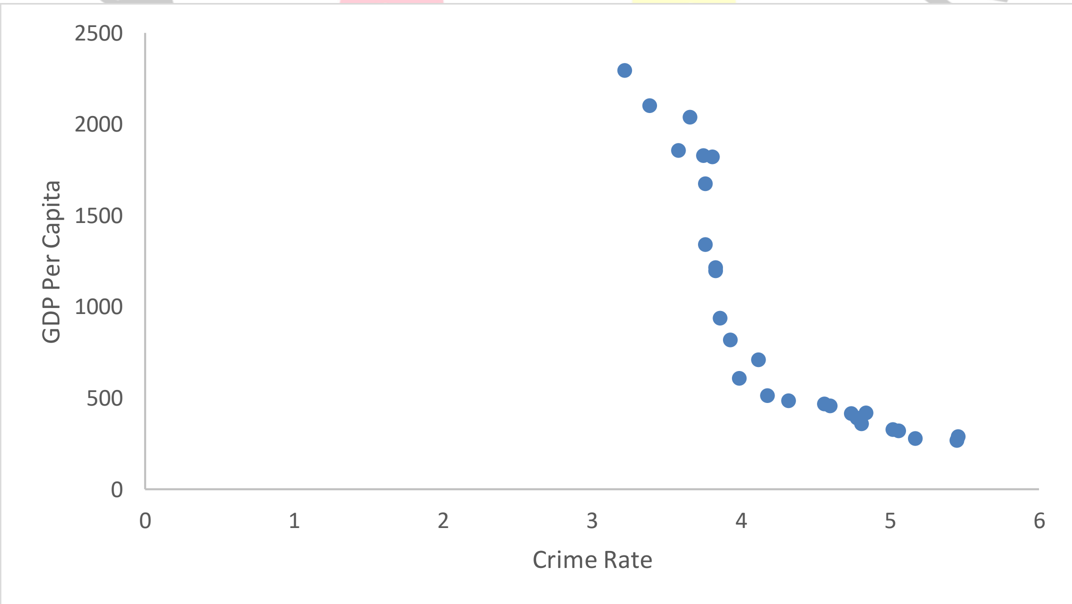
It is observed that GDP per capita and CO_2 Emission (figure 4.1) shows an increasing trend whereas, GDP per capita and the crime rate (figure 4.2) shows a decreasing trend.

Fig 4.1: Trend in GDP per capita and CO_2 emission



Source: Self-analysis

Fig 4.2: Trend in GDP per capita and Crime rate



Source: Self-analysis

4.2 Test for Stationarity

The series is tested for unit root to examine whether they are stationary or not. The Augmented Dickey-Fuller Test and the Phillips–Perron Test statistic are used for this purpose. Here, first-order differentiation is taken into consideration. The following hypotheses are formulated to test the same.

Null Hypothesis (H_0): Variable has a unit root.

Alternative Hypothesis (H_1): Variable has no unit root.

The summary of the Unit Root Tests is given in Table 4.1.

Table 4.1: Unit Root Tests Results

Series	Test for unit root in	Augmented Dickey-Fuller Test		Phillips-Perron Test	
		t-Statistic	Prob.*	t-Statistic	Prob.*
Log (GDP)	Level	0.761690	0.9912	0.724228	0.9903
	First difference	-5.476236	0.0002	-5.489648	0.0001
Log (CO_2 Emission)	Level	0.592352	0.9867	0.608660	0.9872
	First difference	-4.637354	0.0012	-4.625925	0.0012
Log (Crime Rate)	Level	0.335112	0.9757	0.417785	0.9798
	First difference	-6.197913	0.0000	-6.197913	0.0000

*Mac Kinnon (1996) one-sided p-values

On conduction of the Augmented Dickey-Fuller Test and the Phillips-Perron Test on the level data, Log (GDP), Log (CO_2 Emission), and Log (Crime Rate) were discovered not to be stationary. Subsequently, the data were differentiated and inquired for the first difference, and the results were confirmed to be stationary or having no unit root. Thus, the alternate hypothesis was accepted at a one percent level of significance at first difference. Thus, the first difference of the series for each of the variables was computed.

4.3 The Cointegration Test for the Estimation of Long-Run Relationships

The Johannsen Cointegration Test was conducted to examine the long-term relationship between the variables, followed by the Unit Root Tests. The following hypotheses are intended to examine the long-run relationship.

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H_0: There is no Cointegration among the variables (No longrun relationship between variables)

H_1: There is Cointegration among the variables (long run relationship exist between variables)

Table 4.2: Unrestricted Cointegration Rank Test (Trance)

Hypothesized No. of CE(s)	Eigenvalue	Trance Statistics	Critical Value	Prob.**
None*	0.692102	46.23482	42.91525	0.0224
At most 1	0.328081	16.78518	25.87211	0.4312
At most 2	0.239508	6.844755	12.51798	0.3610

Trace test indicates 1 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**Mac Kinnon-Haug-Michelis (1999) p-value

Table 4.3: Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	Critical Value	Prob.**
None*	0.692102	29.44964	25.82321	0.0159
At most 1	0.328081	9.940430	19.38704	0.6252
At most 2	0.239508	6.844755	12.51798	0.3610

Max-eigenvalue test indicates 1 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**Mac Kinnon-Haug-Michelis (1999) p-value

The result presented in the above table reveals that the trace statistics and the max eigenvalue statistics reject the null hypothesis that there is no Cointegration between the variables with a lag one. The statistics indicate that there is one cointegrating equation at the 5 percent level of significance i.e., a unique relationship exists. Thus, the alternative hypothesis was accepted.

4.4 Results of Vector Error Correction Model

Based on the outcome of the Unit Root Tests and Johansen Cointegration test, it was seen that there exists a long-run relationship between the variables. Thus, it is recommended to develop the VECM model. The result of the VECM model is given in Table 4.4.

Table 4.4: VECM Model estimation

Vector Error Correction Estimates
Date: 06/12/21 Time: 21:34
Sample (adjusted): 1992 2016
Included observations: 25 after adjustments
Standard errors in ( ) & t-statistics in [ ]

Cointegrating Eq:	CointEq1		
LGDP(-1)	1.000000		
LCRIMERATE(-1)	-0.489152 (0.57160) [-0.85576]		
LCO2(-1)	-2.771756 (0.28307) [-9.79180]		
C	-5.633488		
Error Correction:	D(LGDP)	D(LCRIMERATE)	D(LCO2)
CointEq1	0.208840 (0.13071) [1.59779]	0.095930 (0.05101) [1.88056]	0.165072 (0.04806) [3.43466]
D(LGDP(-1))	-0.190652 (0.22370) [-0.85225]	-0.052230 (0.08731) [-0.59824]	-0.089679 (0.08226) [-1.09024]
D(LCRIMERATE(-1))	-0.708011 (0.48815) [-1.45039]	-0.169611 (0.19051) [-0.89028]	-0.014485 (0.17949) [-0.08070]
D(LCO2(-1))	0.006717 (0.47537) [0.01413]	-0.037684 (0.18553) [-0.20312]	0.034841 (0.17479) [0.19933]
C	0.088330 (0.02783) [3.17348]	-0.018454 (0.01086) [-1.69877]	0.041229 (0.01023) [4.02840]
R-squared	0.759919	0.186483	0.424585
Adj. R-squared	0.428097	0.023780	0.309502
Sum sq. resids	0.104400	0.015902	0.014115
S.E. equation	0.072250	0.028198	0.026566
F-statistic	0.951805	1.146154	3.689386
Log likelihood	33.00651	56.52887	58.01861
Akaike AIC	-2.240521	-4.122310	-4.241489
Schwarz SC	-1.996746	-3.878534	-3.997714
Mean dependent	0.085583	-0.021049	0.035998
S.D. dependent	0.071959	0.028539	0.031971
Determinant resid covariance (dof adj.)		2.78E-09	
Determinant resid covariance		1.43E-09	
Log likelihood		148.1867	
Akaike information criterion		-10.41494	
Schwarz criterion		-9.537348	
Number of coefficients		18	

The indicators do have a long-run equilibrium relationship, whereas, in the short term, there is disequilibrium. With the first lag, the fitting degree of VEC Model $R^2 = 0.7599$, which is a higher value, and it depicts the goodness of fit of the model.

4.5 LM Test for Checking Serial Correlation among the Residuals

The Lagrangian Multiplier (LM) test was conducted to examine the serial correlation between the residuals. The following hypotheses are formulated for the TM Test.

Ho: There is no serial correlation among the residuals.

H_1: There is a serial correlation among the residuals.

Table 4.5: LM Test Results

VEC Residual Serial Correlation LM Tests
Date: 06/12/21 Time: 21:53
Sample: 1990 2016
Included observations: 24

Null hypothesis: No serial correlation at lag h

Lag	LRE* stat	df	Prob.	Rao F-stat	df	Prob.
1	7.285673	9	0.6074	0.809446	(9, 26.9)	0.6118
2	6.584655	9	0.6803	0.722866	(9, 26.9)	0.6841
3	12.13123	9	0.2060	1.465705	(9, 26.9)	0.2109
4	18.97675	9	0.0254	2.590425	(9, 26.9)	0.0270

Null hypothesis: No serial correlation at lags 1 to h

Lag	LRE* stat	df	Prob.	Rao F-stat	df	Prob.
1	7.285673	9	0.6074	0.809446	(9, 26.9)	0.6118
2	15.97165	18	0.5945	0.861431	(18, 23.1)	0.6224
3	30.93127	27	0.2740	1.156973	(27, 15.2)	0.3923
4	49.81475	36	0.0626	1.332475	(36, 6.6)	0.3749

*Edgeworth expansion corrected likelihood ratio statistic.

Based on the LM Test result, the null hypothesis is accepted and concludes that there is no serial correlation present in the model.

4.6 Granger Causality Test Results

Granger causality test is a technique for discovering whether one-time series is significant in forecasting another or not. Here Granger-causality test has been conducted to study the causal relationship between the indicators of sustainable development and economic growth. The table below reports Granger causality test results with a lag of 2 that is the appropriate selection of lags. The null hypothesis has been tested based on the P-value. If the P-value is less than the critical P value at 5 percent then the null hypothesis is rejected and there will be a significant relationship between the variables.

Table 4.6: Pairwise Granger Causality Tests Results

Null Hypothesis	Number of Lags	F-Statistics	Probability	Result	Causal Relation
CO_2 emission does not granger cause GDP	2	0.26084	0.7730	Accept	No Relation
GDP does not granger cause CO_2 emission	2	8.09817	0.0027	Reject	Unidirectional Relation
Crime Rate does not granger cause GDP	2	5.55872	0.0120	Reject	Unidirectional Relation
GDP does not granger cause Crime Rate	2	0.39049	0.6818	Accept	No Relation

The Table 4.6 shows that there is a unidirectional causality between the indicators of sustainable development and economic growth. More specifically, there exists a unidirectional causality between economic growth and CO_2 emission as well as between Crime Rate and economic growth.

5. Major Findings

- GDP per capita of India increased over the years from 320.98 US Dollars in 1990 to 2294.9 US Dollars in 2016.
- CO_2 emission in India has shown a rising trend during 1990-2016 from 0.71 metric tons per capita to 1.82 metric tons per capita.
- The crime rate of India fell gradually from 5.06 per 1000 population in 1990 to 3.22 per 1000 population in 2016.
- GDP per capita, CO_2 emission, and crime rate are stationary at first difference.
- The Vector Error Correction Model (VECM) confirms that there is a long-run relationship between GDP per capita and the selected indicators of sustainable development.
- The Granger Causality test reveals that there is a unidirectional causality existing between indicators of sustainable development and economic growth.
- There is no serial correlation among the residuals.

6. Conclusion and Policy Implications

The study aims to examine the relationship between the selected indicators of sustainable development and the economic growth of India. It is evident from the analysis that there exists a long-run relationship between the indicators of sustainable development and economic growth. Causality between the concerned variables suggests that there is a unidirectional causality between the indicators of sustainable development and economic growth. The results intimate that, whereas sustainable development can be utilized as an efficient instrument for achieving desired economic outcomes, its impact on economic growth is pivotal. Hence, the government should concentrate more on various sustainable development indicators, namely CO_2 emission and crime rate. Keeping in view the unidirectional causality between sustainable development and economic growth, it has been suggested that the government of India along with its regulatory bodies should execute sincere efforts to bring more sustainable development programs for the rapid development of the economy as a whole. Today, India has been perceived as an emerging superpower and an impressive global economic power; quality of well-being can be a vital competitive strength. So, it is time to begin the notion of sustainable development for achieving higher economic growth.

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BIBLIOMETRIC ANALYSIS OF SUSTAINABLE DEVELOPMENT IN SCOPUS

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Abstract

The genesis of the concept of sustainable development may be traced back to the beginnings of the industrial revolution. Western societies began to realise in the second half of the nineteenth century that their economic and industrial activities had a significant impact on the environment and the social balance when they realised that their economic and industrial activities had a significant impact on the environment and the social balance. Several ecological and social catastrophes have occurred throughout the globe, raising awareness of the need for a more sustainable model to be implemented. The field's literature is becoming more interdisciplinary in nature. Bibliometric analysis is a comparative evaluation of written journal articles, books, or book pages, and it's a valuable tool for assessing the effect of a publication on the scientific world. The number of times a piece of study has been cited by other scholars is an excellent measure of its scholarly importance. A bibliometric analysis, also known as a citation classics research style, is a widely used method for assessing an article's effect. This paper aims to provide a succinct update on the effects of bibliometric research on publications in the field of Sustainable Development as a key word in Scopus.

Keywords: *Bibliometric Analysis, Scopus, Sustainable Development*

Introduction

Sustainable development is the concept that human civilizations must live and satisfy their needs in such a way that future generations will be able to fulfill their own requirements in the future. A formal definition of sustainable development was produced for the first time in 1987, with the Brundtland Report serving as the source document. In particular, sustainable development is a method of arranging society in such a manner that it can continue to exist indefinitely. This entails taking into consideration both the immediate and long-term imperatives, such as the preservation of the environment and natural resources, as well as social and economic equality.

The genesis of the concept of sustainable development may be traced back to the beginnings of the industrial revolution. Western societies began to realise in the second half of the nineteenth century that their economic and industrial activities had a significant impact on the environment and the social balance when they realised that their economic and industrial activities had a significant impact on the environment and the social balance. Several ecological and social catastrophes have occurred throughout the globe, raising awareness of the need for a more sustainable model to be implemented.

Statement of the Problem

Bibliometric analysis is a comparative evaluation of written scientific articles, books, or book pages, and it is a valuable tool for assessing the effect of publishing on the scientific world. The number of times a piece of study is cited by other scholars is a strong measure of its intellectual value. A bibliometric analysis, also known as a citation classics research style, is a popular method for assessing an article's impact as well as identifying prominent authors and sources.

Objective of the Study

This paper attempts to present a concise report of the bibliometric analysis results on articles in the area of Sustainable Development as a key word in Scopus.

Methodology

Sustainable Development is one of those prominent keywords getting attention in the recent times than before. 3,30,737 documents could be traced from the Scopus database for the period from 1968- 2021. The most prominent authors and sources are identified using the built in tools of Scopus database.

Results

- Table 1 shows the top 25 articles in Google Scholar in the area. The article by HE Daly (1996) has received the maximum number of citations. HE Daly has also written a well cited article in 2017. Article by J Elliot (2012) stands ranked one in Google Scholar.
- Out of the 3,30,737 documents in the Scopus database, 38968 relate to the year 2020. So far 216663 documents could be traced in 2021. (Exhibit 1)
- Journal of Cleaner Production, E3s Web of Conferences, Sustainability Switzerland, Iop Conference Earth and Environmental Science and Advanced Material Research

are found to be prominent sources in this area of research by the number of documents produced. (Exhibit 2)

- Dincer I, Geng Y and Azapagic A are found to be the top authors by number of documents produced in this area of research in Scopus. (Exhibit 3)
- Chinese Academy of Sciences, Ministry of Education China and University of Chinese Academy of Sciences are found to be the prominent affiliations contributing to this field of research in Scopus. (Exhibit 4)
- China and United States are the top contributing countries in this field of research followed by UK, India, Germany and Australia. (Exhibit 5)
- 51.8% of the documents in the database related to this area are research articles followed by 32.1% of conference papers. (Exhibit 6)
- Being a topic of multidisciplinary interest, the documents are found to spread across different domains. 18% of documents in Environment Sciences, 15.4% in Engineering, 11.9% in Social Sciences and 9.4% in energy followed by other subjects. (Exhibit 7)

Discussion

In order to achieve human development goals while also maintaining the ability of natural systems to deliver the natural resources and ecosystem services on which the economy and society rely, is sustainable development as an organisational concept. More research is expected in this domain in the light of SDGs.

Annexure – Tables and Exhibits

Table 1 Top 25 Articles in Google Scholar

GS Rank	Cites	Authors	Title	Year	Source	Publisher
1	2091	J Elliott	An introduction to sustainable development	2012		taylorfrancis.com
2	753	J Blewitt	Understanding sustainable development	2012		api.taylorfrancis.com
3	358	G	What is	1997	Land	JSTOR

		Chichilnisky	sustainable development?		Economics	
4	1153	TM Parris, RW Kates	Characterizing and measuring sustainable development	2003	Annual Review of environment and …	annualreviews.org
5	836	P Hardi, T Zdan	Assessing sustainable development: principles in practice	1997		osti.gov
6	890	C Sneddon, RB Howarth, RB Norgaard	Sustainable development in a post-Brundtland world	2006	Ecological economics	Elsevier
7	102	S Baker	Sustainable development	2006		taylorfrancis.com
8	785	M Carley, I Christie	Managing sustainable development	2000		books.google.com
9	1615	JD Sachs	The age of sustainable development	2015		books.google.com
10	274	J Holmberg, R Sandbrook	Sustainable development: what is to be done?	2019	Policies for a small planet	taylorfrancis.com
11	79	P Christensen, M Thrane, TH Jørgensen…	Sustainable development	2009	International Journal of …	emerald.com

12	636	J Hall, H Vredenburg	The challenges of innovating for sustainable development	2003	MIT Sloan …	SLOAN MANAGEMENT REVIEW …
13	2282	HE Daly	Toward some operational principles of sustainable development 1	2017	The economics of sustainability	taylorfrancis.com
14	609	JM Harris	Basic principles of sustainable development	2000	Dimensions of Sustainable Developmnet	books.google.com
15	234	L Jansen	The challenge of sustainable development	2003	Journal of cleaner production	Elsevier
16	3419	SM Lélé	Sustainable development: a critical review	1991	World development	Elsevier
17	1512	AM Omer	Energy, environment and sustainable development	2008	Renewable and sustainable energy reviews	Elsevier
18	178	D Mitlin	Sustainable development: A guide to the literature	1992	Environment and Urbanization	journals.sagepub.com
19	4756	HE Daly	Beyond growth: the	1996		Beacon Press

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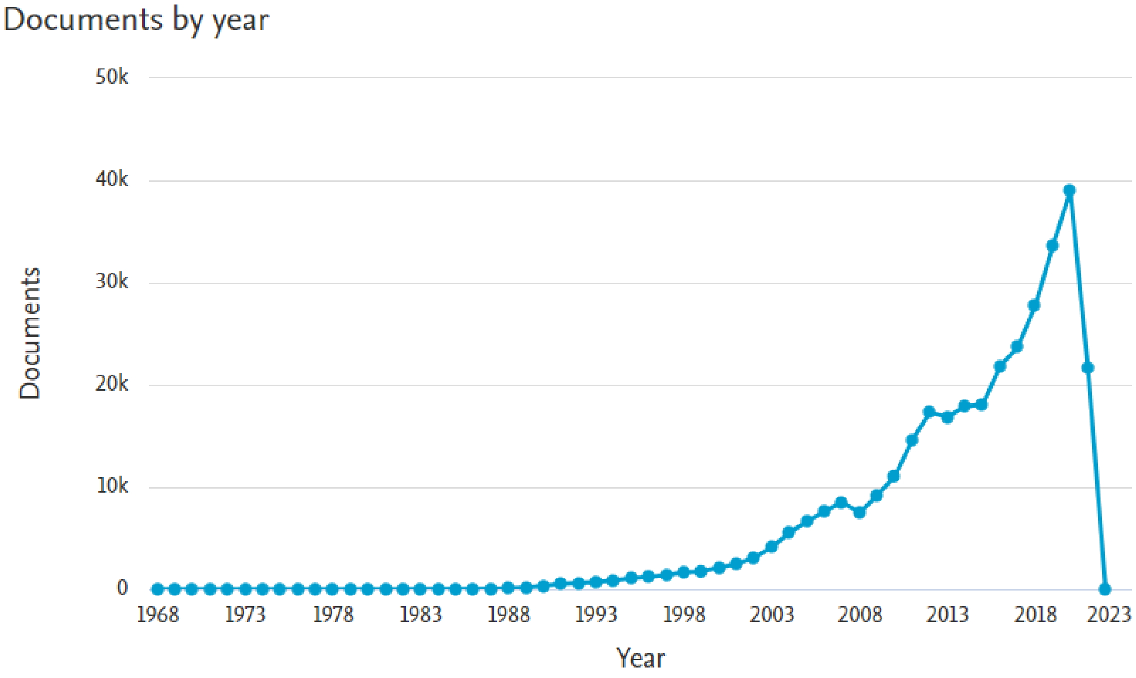
			economics of sustainable development			
20	2717	MR Redclift	Sustainability: Sustainable development	2005		books.google.com
21	98	WE Rees	Understanding sustainable development	1998	Sustainable development and the future of cities	trid.trb.org
22	554	Y Jabareen	A new conceptual framework for sustainable development	2008	Environment, development and sustainability	Springer
23	177	M Cernea	The sociologist's approach to sustainable development	1993	Finance and development	search.proquest.com
24	406	P Hardi, S Barg, T Hodge, L Pinter	Measuring sustainable development: Review of current practice	1997		osti.gov
25	90	GH Brundtland	What is sustainable development	1987	Our common future	latrobe.edu.au

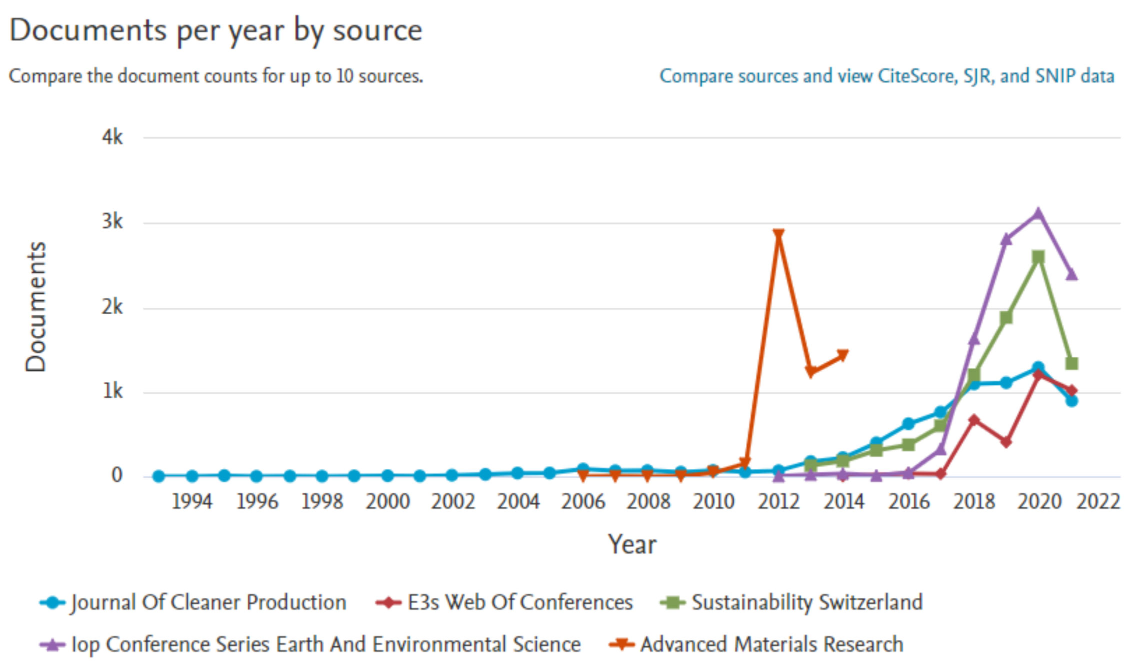
Generated from Google Scholar using Publish or Perish App

Exhibit 1 Documents by Year



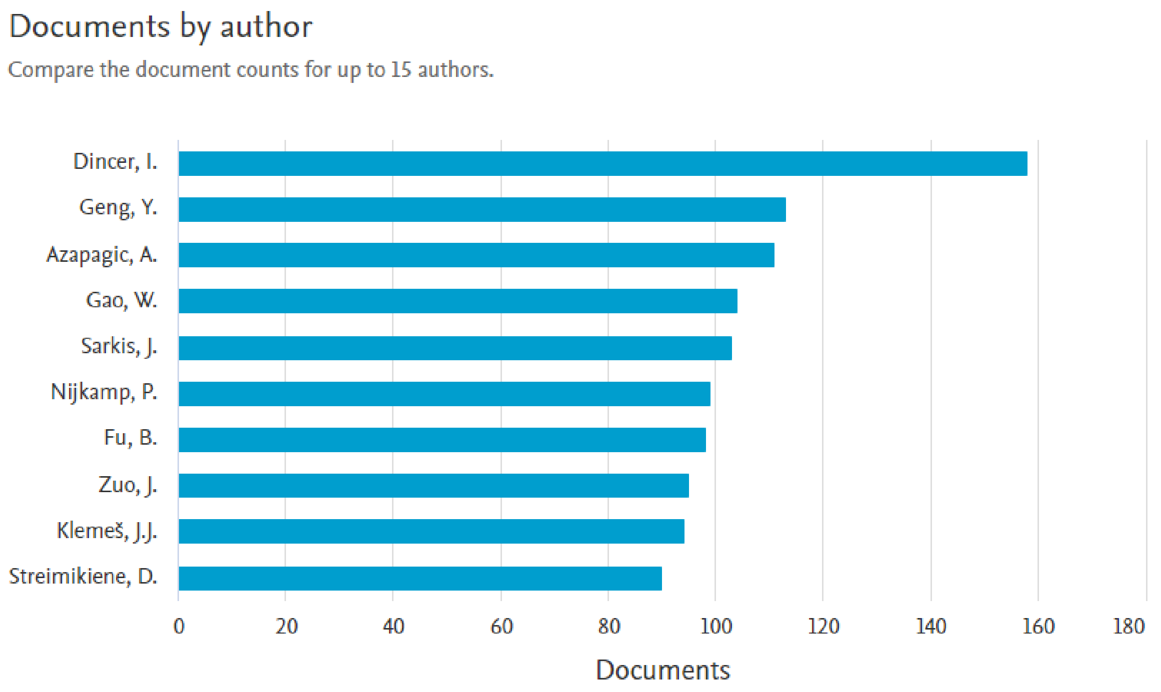
Source: Generated from Scopus

Exhibit 2 Documents per Year by Source



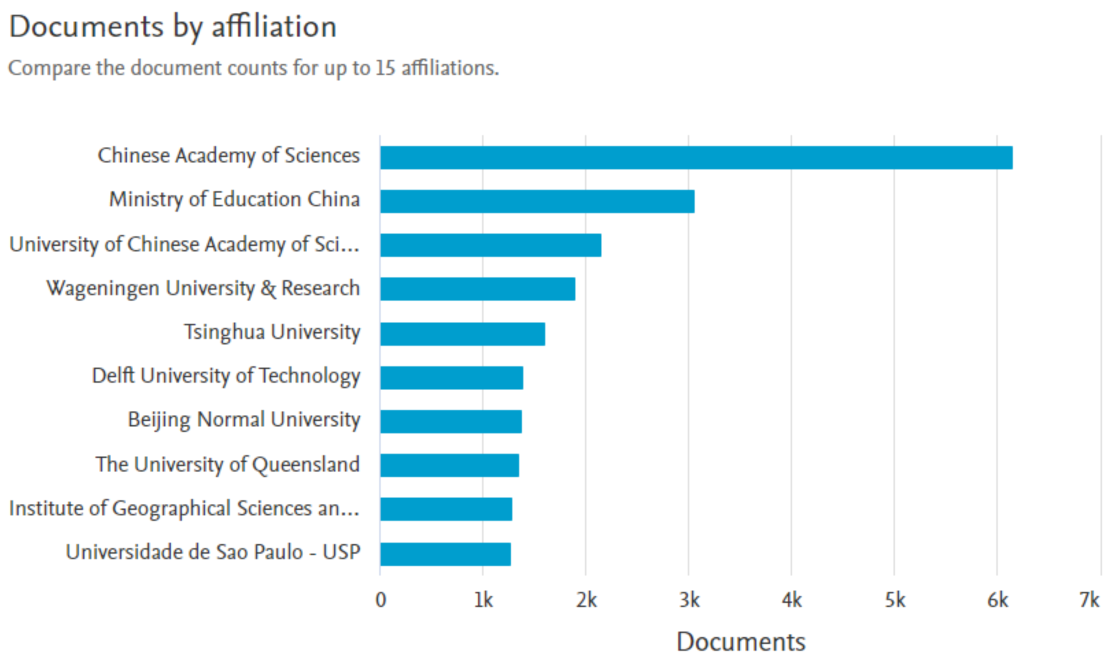
Source: Generated from Scopus

Exhibit 3 Documents by Author



Source: Generated from Scopus

Exhibit 4 Documents by Affiliation



Source: Generated from Scopus

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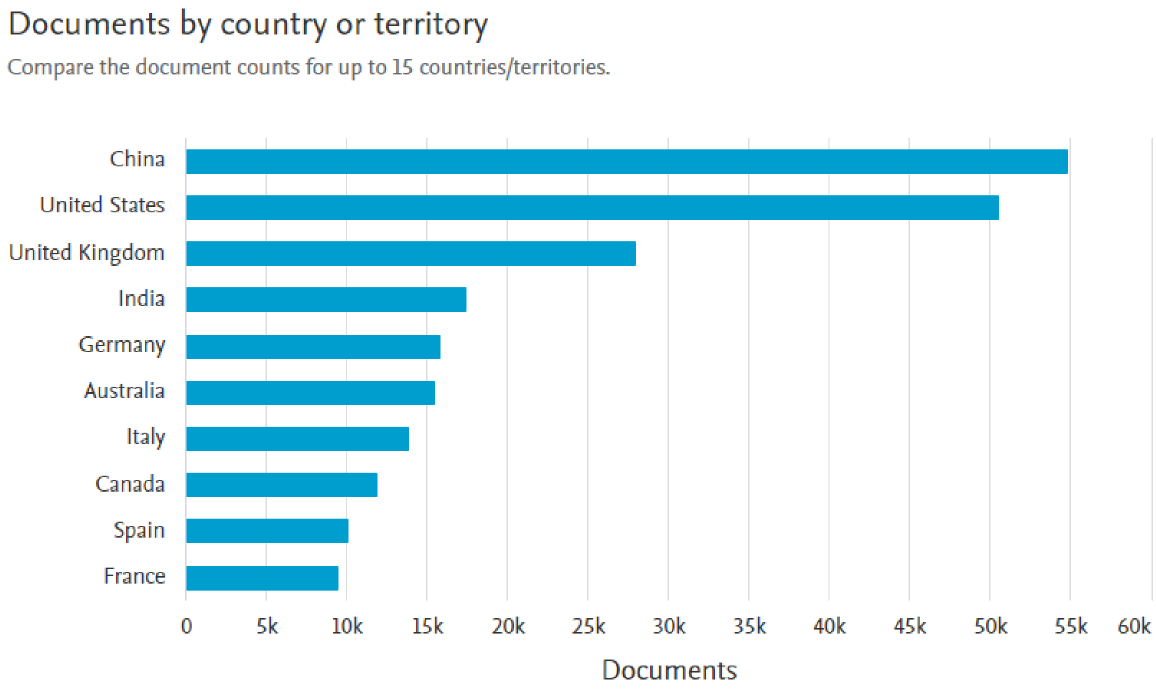
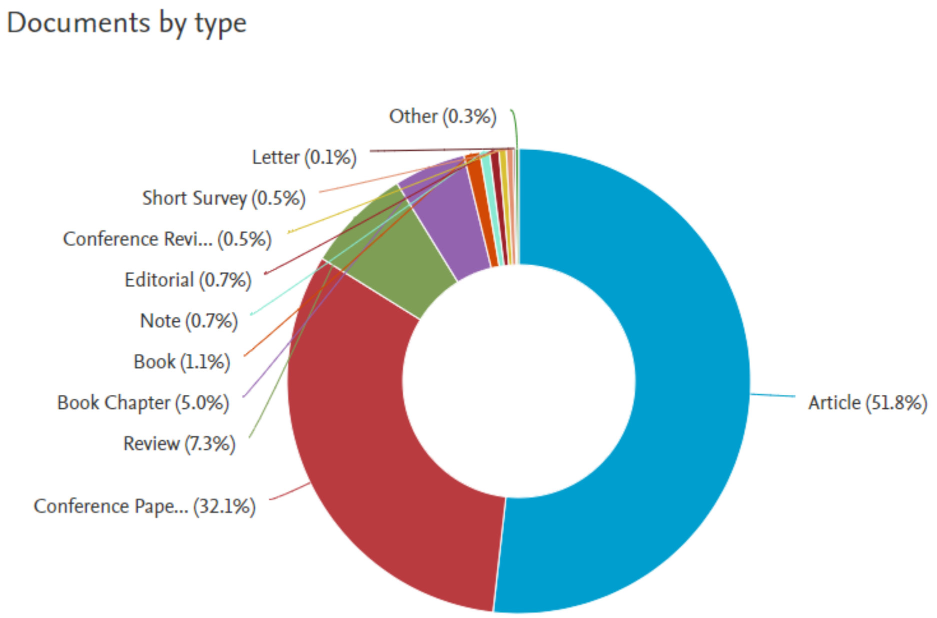
Exhibit 5 Documents by Country or Territory



Source: Generated from Scopus

Exhibit 6 Documents by Type



Source: Generated from Scopus

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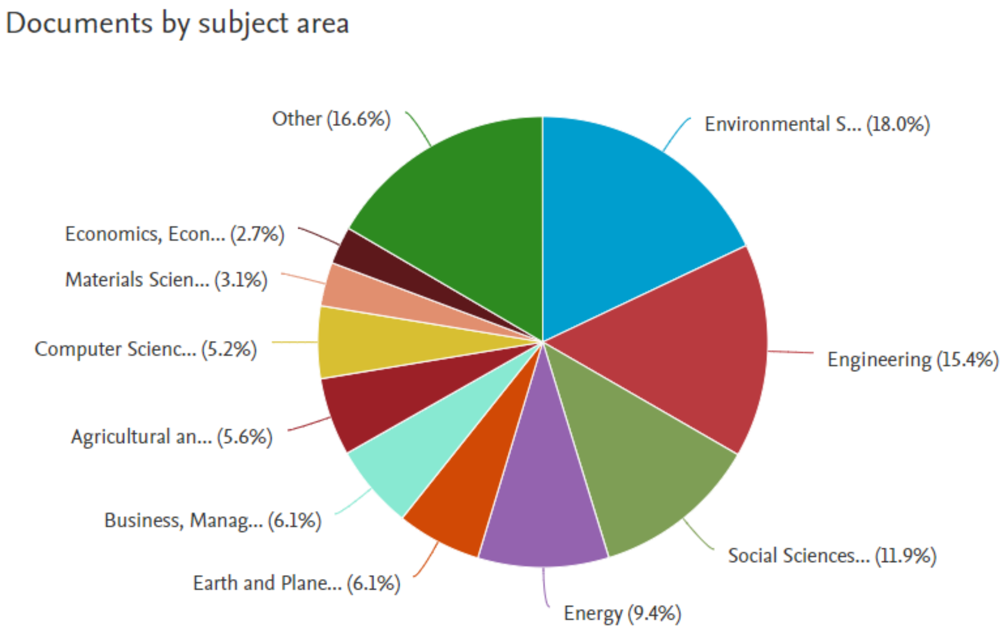
Exhibit 7 Documents by Subject Area



Source: Generated from Scopus

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ECONOMIC IMPACT OF COVID-19 IN DIFFERENT SECTORS

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Abstract

The study is based on the impact of Covid-19 in different sectors of the economy. There are five major sectors in the economy. They include the agricultural sector, manufacturing sector, service sector, education sector and government sector. The aftereffect of lockdown, which was implemented by the government, the decline in the economy, and alternatives taken by different sectors are highlighted in this paper. The outbreak of Covid-19 has affected all the sectors equally. Each sector has implemented specific plans for its future growth. Secondary data is used to conduct the study. Journals, magazines and newspapers are the information guide in this study. The positive mindset of the economy is pinpointed at the end of the review. Several companies have taken initiatives to protect their employees. People working in the service sector started delivering their services through online. Home to home delivery services and online services are the idea brought in by the service sector to boost the economy. At the end of the paper, we will see the approach taken by different sectors to overpower the pandemic situation.

Keywords: *COVID-19, Economy, Sectors of economy*

Introduction

The Covid-19 pandemic has created an unpredictable wave in the economy. The objective of this paper is to find the impact of covid-19 in different sectors. There are mainly five sectors of economy- Primary, Secondary, Tertiary, Quaternary and Quinary sector.

- ✓ The Primary sectors are related to extraction, farming, fishing etc.
- ✓ The Secondary sector includes manufacturing and construction activities.
- ✓ The Tertiary sector, which is also known as the service sector is related to offering services to consumers.
- ✓ The Quaternary sector or knowledge sector includes education, training and development.
- ✓ The Quinary sector is connected to the top officials who take decisions in the economy. It includes government.

Covid-19 has hit the economy very badly. Businesses have gone down, and people do not know how to overcome the startling pandemic. The impact of this pandemic has a greater negative impact on these five sectors of the economy. In brief, the whole economy is affected by the epidemic. India's capacity to bridle the pandemic is weak. The economy fell by April due to the lockdown.

After the 1st wave of the pandemic, the economy started to grow in the form of a V-shaped recovery. But as the 2nd wave knocked, it again started to fall.

All five sectors are adversely affected by the pandemic. The primary sector, which is the key sector, contributes more than 20% to the GDP of India. The primary sector includes agriculture, which is the fundamental segment that provides to the GDP. The people working in the agriculture sector are weaker in financial terms now. Due to the lockdown of all businesses, people started buying less, and it resulted in wearying of the primary sector. The primary sector not only includes agriculture and farming, but also includes mining, fishing and extracting. Due to the pandemic, the demand for metals and other agricultural products shrunk.

The Secondary sector provides 24.2% to the GDP. The manufacturing activities were bunged during the lockdown. Also, the exports and imports were crashed. So the secondary sector got stuck during the pandemic.

The tertiary sector, which is also known as the service sector, provides 54.3% to the GDP. The tourism, transportation, IT, and retail segments were severely affected by the pandemic. Due to the restrictions of lockdown, the people in the tourism and transportation sector are winding under crisis. All the shops and businesses were shut down and the retailers were also spineless.

The bang of the pandemic had affected the quaternary sector also. All the schools and colleges were closed and students were forced to sit at home and attend online classes. Due to lack of technological knowledge and other difficulties, many of the students, teachers and managements found it challenging.

The Quinary sector has played a significant role, during this pandemic. It consist of the government, police and media. But as other sectors got affected, this sector was disrupted due to the pandemic.

Objectives of the study

The intent of this paper is to study the sectorial impact of Covid-19 in India. As specified in the introduction part, there are five major sectors in India.

Methodology

The strategy used for this study is secondary data. Several journals, sites and newspapers were referred to complete the study.

Literature Review

Different sectors are affected in several ways by the pandemic. There was a drastic change in the level of labour in the primary sector. As a result, the unemployment rate was higher. The declaration of lockdown resulted in a halt of economic activities. The primary sector or the food sector was collapsed due to the change in food demand from restaurants etc. It affected the supply chains and distributors. The industrial sector was also adversely affected during the lockdown. Due to the government mandates, employees were reluctant to go to work, and the production level was declined. The Government struggled to control the spread of the virus by implementing lockdown. They provided funds to different segments of people who lost their jobs due to the pandemic, and to women in several groups. The financial measures taken by the government during the pandemic, has resulted in positive growth of 0.4% in the third quarter of the financial year (Financial express, 2021). The economy is expected to contract by 8% due to the virus.

All the schools, colleges, universities, restaurants, airports, and other services were stopped for a couple of months. Educational institutions conduct online classes now. But the other services like airports, and restaurants have no option to run their business. Their activities have been blocked and their growth has declined now.

But after a few months, people started finding alternatives to run their business. Hotels and restaurants started delivery services. Groceries were now delivered to customers to their homes. Hospitals and doctors started online consulting services, so that patients can now consult the doctor sitting at their home itself. Airports began functioning by following safety measures. The agriculture sector provides the food consumption needs. As a result, they started their activities by restricting the number of farmers. India's tourism sector declined as the government imposed travel restrictions. Several companies took initiatives to help their employees to overcome the pandemic. Wipro Company said that they would provide financial help to the employees affected, if their treatment costs exceed the insurance coverage. Likewise, many companies came up with their scheme to overpower the economic condition.

The service sector is about to contract by 21.4%. They include hotels, trade transportation and communication. As a part of the AtmaNirbhar Bharat Package, alterations were made in the agricultural sector. The growth rate in the secondary sector leapt to -39.3%. It is because the import and export activities were bunged. The most affected areas are chemical industries, motor vehicles and textiles.

Conclusion

To conclude the study, all the sectors will struggle to bring back the economy into a normal condition. Each sector plays a vital role in the growth of the economy. The government has taken specific strategies to boost up the development of our economy. It will not be a difficult task to overcome the situation, as our economy has gone through instances ~~even~~ that were even worse than this. As the vaccination campaign is going on, people will be more careful now. The companies can call their employees back to work. It is expected that by the month of December, the corona cases will decline and everything falls back to normal.

Covid-19 helped the economy to adapt to various changes in our life. The mindset of people has also changed. The economy is more versatile and ordered. Each sector of the economy is linked to one another. They provide a baseline for the growth of the economy. The entire economy should be balanced and stable in order to relieve the risks in each sector. Already general sectors have stated solutions and strategies to overcome the loss during the pandemic. The government has also implemented initiatives to uplift the sectors. The subsequent destruction in the economy must be crushed and developed. Together, we will join our hands to beat the current economic situation.

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CHALLENGES FACED BY THE DOMESTIC FEMALE PAID CARE WORKERS DURING THIS PANDEMIC SITUATION

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Abstract

Domestic female paid care workers are fired out of their work when corona virus gets into our Nation. Most domestic Female paid care workers are not able to work in the 60-day period of the lockdown. Employers of domestic workers were exhorted to pay their workers during this period; the truth is that many were not paid they were unable to manage rent payment or even get enough food. We observed the poor effects of migrant workers and others in the informal sector. But, one group that is often left out of our conversation is that of domestic workers. They are the low paid workers whose work is invisible and insecure in the economy. Domestic workers in all regions of India have reported multiple issues. They forced to work more to keep their employers' home extra clean and even some of them cannot leave the home at all. Because of socio-economic bias and dishonor, many domestic workers were being treated as vectors of disease. The most affected domestic female paid care workers are helped by some workers organizations like SEWA (Self Employed Women's Association), with their coordinated efforts brought some relief to the social and economic impact on them during this pandemic's. This paper concentrates on the challenges faced by the domestic female paid care workers and analyse how it affects the life of these workers in the Bengaluru city where the number of domestic paid workers in apartment complexes across the city has reduced during this pandemic situation. More than 55% of the daily house helps reduced in the city. So the research area selected as in and around Bengaluru city apartments and Layouts.

Keywords: Domestic Female paid care workers, Employer, Pandemic situation, SEWA, Covid-19

Introduction

India's GDP growth rate is estimated to decrease by 11.8% in 2020-21; apparently our economy needs a revival approach. To ensure that the inequalities of the past should not re-occur, this revival approach needs to be comprehensive and fast-paced. One of the areas that promise to take care is the care economy and one of the first steps to undertake is the identification of care workers in India. The International Labour Organisation (ILO) broadly defines care work as "consisting of activities and relations involved in meeting the physical, psychological and emotional needs of adults and children, old and young, frail and able-bodied. Care workers include a wide range of workers from university professors, doctors and dentists at one end of the spectrum, to childcare workers and personal care workers at the other. Care workers also include domestic workers." Various factors leads the women's to opt for this kind of domestic paid care workers job because, there are very large differences in the income of urban and rural households, has led to widespread poverty, fewer educated women, and limited opportunities for the employment of less educated women. When the corona virus started to spread and restrictions on movement were introduced across the country, housing complexes and gated communities banned the entry of domestic workers. For those three months, life was very difficult. Whatever they earn, they used it to run their household so, when lockdown started, they had no savings.

Today, even as the lockdown has been gradually lifted in India, Domestic female workers are required to work in others' home, often multiple homes and to come in close contact with individuals and items that may be carrying the virus, domestic workers are frontline workers in this pandemic, and they are at risk. Most of the workers cannot stop working because they cannot lose essential income with which their families need to survive. The virus highlights how much the domestic workers need protections, like others employees, Even they are not entitled to severance pay, paid sick leave, health and unemployment insurance or other benefits that would help them to survive this pandemic. For any society and economy to survive and thrive, care work, both paid and unpaid, is extremely essential but the indispensable nature of all care workers was further highlighted in this pandemic but the domestic workers who comes under the care worker of this care economy facing several challenges during this pandemic situation, without them many employers and other households became difficult to proceed without their services so this domestic care workers challenges during this covid era is going to be focused in this paper.

Objectives

1. To elucidate the challenges faced by the domestic female paid care workers during the pandemic situation
2. To analyse how the challenging factors affecting the life of domestic female paid care workers during the pandemic situation.

Methodology

The study was conducted with both Primary and Secondary data collection. Primary Data collected from 100 Female Domestic Paid care workers through 'Interview Method'. Secondary data collected from various books, National & international Journals, publications from various websites which focused on various aspects of Female Domestic Paid care workers.

Research design

This Paper used both primary and secondary sources of data collection. The 100 Primary data collected from Female Domestic Paid care workers who are working in different Flats and Layouts of Bengaluru city analysed through the Chi-square Test to validate the hypothesis. Collected Primary data also precisely presented in the table which shows a profile of domestic female paid care workers during this pandemic situation.

Limitations

1. The paper does not compare the challenges faced by the female paid domestic care workers before the pandemic situation.
2. The study concentrated only on the domestic female paid care workers and totally neglected the other informal sector employees.

Overview of Domestic Female Paid Care Workers

Domestic care workers are not afraid of becoming infected with COVID-19, because work came first for them and it is needed to be done, otherwise there would not be food on the table this is the situation. They re-enter into jobs, it is a moment for reflection of virus and pandemic remain a threat to all, and it has showing a fault-line in the society severely. No Class, gender, privilege all Indian's experienced the pandemic so stop looking at domestic care workers as the carriers of disease. Actually, the virus was first brought into the country by the people who travelled internationally and it is not only the disease of poor. Domestic care workers are equally helpless to get the virus from people were they work, as they need to move to different homes. Staying well and work is a common goal of all these women also has children and elders at home. Therefore, they struggle to get against the spread of the virus.

The middle-class and upper middle-class households who involved in the work of care and cleaning during the two months of lockdown would recognize the value of domestic care workers. So stop disrespecting them they are workers who have all the rights of workers as defined by our laws. Unfortunately, they fall within the large informal sector where nearly

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90% of Indian workers are located in that there are at least 50 million domestic workers in India as per SEWA 2014. They do not have any recourse to law for safety, payment or welfare under the Domestic Workers' Laws and Legal Issues in India. Over the years there have been different attempts made to pass laws to ensure their rights like minimum wages, regulating the number of working hours, mandating regular holidays, addressing physical and sexual harassment, but nothing has been formalized.

Some of the legal instruments given for them are a degree of protection, such as the Unorganised Social Security Act 2008 and Sexual Harassment against Women at Workplace Act, 2013, and some minimum wages provisions at the state level, there is no inclusive legislation to address the sector. Though they are covered under the Sexual harassment Act, the fact is that they are working in several homes as a workplace it is impossible for women to avail the benefits of the mentioned laws. Therefore, their position continues to be remaining under the insecure and reliant on the integrity of their employers.

SEWA - A Supporter of Domestic Female Paid Care Workers

Self Employed Women's Association (SEWA). SEWA is a trade union registered in 1972 in India and has women members in 13 states in India. Many domestic workers in India reported about the impact of COVID-19 and the lockdown on their work and the difficulties they were facing till now and they received support from SEWA. In India, 78.4 per cent of urban women workers are in the informal economy and about 9.4 per cent are domestic workers. Although they are being a huge contributor to India's GDP, but it has often neglected when it comes to supportive policies mainly in times of crisis. Where the government failed to help effectively, SEWA stepped in and helped the workers who are not able to access the government scheme for food relief, not having the right documents to be considered for eligibility, applied and not heard back. Even SEWA facilitated to access the government schemes of provision of food and ration, wherever possible. In addition, SEWA provided food rations to the most vulnerable workers, who were not receiving or who were unable to access government support.

SEWA even provide emotional support for those who lost their jobs, as well as those facing increased tensions at home, SEWA is keeping in touch with their members and associating them with the health care workers if needed. SEWA also campaigned for cash transfers, to ease the burden on vulnerable families. The welfare board for unorganized workers provided

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its members with a 1000 INR one-off payment. Support from SEWA has contributed to the board decision and award this payment to past and lapsed members.

The continued fear of infection the employers are keeping the domestic workers out of a job, and SEWA is taking steps to address this problem. So SEWA has launched their ‘My Fair Home’ campaign on the International Domestic Workers' Day on June 16 which marks the anniversary of the International Labour Organisation's Convention 189 on the rights of domestic workers. Its aim is to disgrace domestic workers as spreaders of the disease. By standing at the entrances of residences with banners and brochures with a small group of workers and raised awareness about hygiene among SEWA’s members.

Challenges faced by the domestic female paid care workers during this pandemic situation

Many domestic workers are not able to return to their work because employers no longer want the workers in their house, fearing they would spread the disease. Finally if they get back into work also their job nature converted from full-time to part-time. Even they found a big change in the attitude of their employers. Earlier they were welcomed with smile, but now they treated as a potential carrier of the virus and welcome with disinfectant spray which sprayed all over the body before entered into the house. Some workers getting skin itches so doesn’t liked by many workers, but, they will be barring all those things because it’s the only way to feed their family.

Case Study of Different Domestic Workers in Bengaluru City (Not Revealing Their Names)

Domestic worker 1: she works as a domestic worker in four different homes before lockdown. She is the only bread winner of the family comprises of one child & elderly women. For three months, during lockdown, she didn’t work at all but got full salary from two family’s half payment from one and no pay from one family. To collect her earnings she stood outside the gates. After lockdown she was thrown away from the job and searching for job now.

Domestic worker 2: she use to travel to work place through public transport but, as the crisis outspread, this way of commuting increase the chance of infection, so the employer family closed the door and ask not to come for work. She lost her job and her pay ended suddenly. After the lockdown also only the domestic workers who are having own means of transportation are able to get job.

Domestic worker 3: she works only in two homes, earlier in four houses before the pandemic. Her employers ask her to do work outside the house or to go and buy vegetables. She is afraid of greater risk of infection while going out. Her hands and feet itches all the time due to the sanitizers sprayed from different houses while going for work. Her mother is also a domestic worker, has not been able to resume work yet. So her overall household income has been cut into half. To eat, she receives basic rations such as oil, pulses, flour, rice and spices from SEWA and also on loan from a shop.

Domestic worker 4: She felt happy when lockdown comes to an end; she entered into job but earlier went by transport bus now she forced to go by auto, earlier the employer told they will pay. Auto charge was Rs. 300 one month they paid and gradually they reduced by half and then totally stopped conveyance charges. They told "If you want job come with your own money we can give only salary" without job I can't run my family so sometimes I go by Auto sometimes walk long distances. Some employers are not empathetic and not even offer water to drink. There are instances of untouchability practices. The pandemic situation has made us worse.

Primary Data Analysis

Random technique was adopted for the selection of study area. 100 samples collected from various Domestic female paid care workers in Bengaluru city.

Primary Data Results and Discussion

Collected Primary data has shown in the following table. It will help us to understand how the Female Domestic paid care workers are ruining with the challenging factors during this Pandemic situation.

Profile of Female Domestic Paid Care Workers During this Pandemic Situation	**Respondent 100**
NO.OF HOUSES WORKING	
2	73
3	27
NO. OF PERSON WORKING	
One	88
Two	12
COMMUTATION	

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By Walk Auto	93 7
ATTITUDE OF THE EMPLOYER Happy Not Happy	 6 94
WORKING TIME Half-a-Day Full Day	 56 44
CHALLENGING FACTORS Income Loss Job Loss Health Loss	 59 27 14
AFFECTING LIFE Highly Moderately	 66 34

Source: Primary data

66% of the workers are highly affected with the challenging factors and only 34% states that they are moderately affected. Among the challenging factors 59% workers had Income Loss, 27% had Job loss and 14% were having Health loss. As the table explains the domestic female paid care workers Income loss is much more than other losses. The table also speaks about the domestic workers working profile during this pandemic situation. The Result from the table shows that the challenging factors are highly affecting the life of domestic female paid care workers during this pandemic situation.

Statistical Analysis through CHI-SQUARE TEST

Chi-square is applied to find out how the challenging factors affecting the life of Female Domestic paid care workers during this pandemic.

Challenging Factors / Affecting Life	Income Loss	Job Loss	Health Loss	Total
Highly	48	12	6	66

Moderately	11	15	8	34
Total	59	27	14	100

Source: Primary Data

Null Hypothesis (H_0)**:** There is no association between the challenging factors and the life of domestic female paid care workers affecting during the pandemic.

Alternative Hypothesis (H_1)**:** There is association between the challenging factors and the life of domestic female paid care workers affecting during the pandemic.

Chi-square Test for the challenging factors affecting life of domestic female paid care workers during the pandemic

Test	Calculated Value	Significance Difference	Table value (0.05) & (0.01)
Chi-square	**15.132**	2	5.991 & 9.210

Inference

The calculated value of Chi-square is **15.132** is **greater than the table values**. So the **Null hypothesis (H_0) is rejected** and the **Alternative hypothesis (H_1) is accepted**. Hence there is greater association between the challenging factors and the life of domestic female paid care workers affecting during the pandemic. From the statistical analysis it is obvious that the **challenging factors** like Income loss, Job loss and the Health loss has **highly affecting the life of domestic female paid care workers.**

Conclusion

It is clear, that COVID-19 is going to result in new customary practices in many ways, especially in the near future. In many ways it presents us with an opportunity and challenge to enhance the value of the work of care and domestic work, deal with its deeply gendered nature, and it reflects how the privilege class operates in our society. Things are going to be difficult for some time to the domestic workers in India Many people lost their jobs and had financial problems. They were very distressed because of the job loss and the fear of health problems associated with COVID-19. Several domestic workers are still unemployed. Some of them return to work, but their employers treat them as carriers of infection and ask them to bath and wash a lot. So now the number of domestic female care workers is trying to connect to the government's urban employment guarantee scheme to survive.

Suggestions

1. Government should particularly impose special schemes for the uplift of these domestic female paid care workers though many schemes are implemented for informal sectors.
2. Attitude of the Employers cannot be changed so the domestic female paid care workers should give some moral support and financial guidance by their individual associations to overcome this pandemic situation

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BIBLIOMETRIC ANALYSIS OF GREEN INNOVATION IN SCOPUS

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Abstract

Since the Industrial Revolution, the environmental effect as a result of ever-increasing industrial operations has been a rising worldwide concern. To address such environmental harm, corrective actions have been enacted throughout the previous few decades. It is vital to take a proactive approach to environmental contamination in order to save the planet we live in. Environmental management principles such as green management, green marketing, green manufacturing, and green innovation, among others, are now being explored in order to alleviate the issues of environmental contamination. The rise of international environmental regulations, such as the Montreal Convention, Kyoto Protocol, Restriction of the Use of Certain Hazardous Substances in Electronic and Electrical Equipment (RoHS), and Waste Electronics and Electrical Equipment (WEEE), as well as widespread consumer environmental awareness, would have a significant impact on businesses around the world. The field's literature is also expanding and becoming more interdisciplinary in nature. Bibliometric analysis is a comparative evaluation of written journal articles, books, or book pages, and it's a valuable tool for assessing the effect of a publication on the scientific world. The number of times a piece of study has been cited by other scholars is an excellent measure of its scholarly importance. A bibliometric analysis, also known as a citation classics research style, is a widely used method for assessing an article's effect. This paper aims to provide a succinct update on the effects of bibliometric research on publications in the field of Green Innovation as a key word in Scopus.

Keywords: *Bibliometric Analysis, Green Innovation, Sustainable Technology*

Introduction

Since the Industrial Revolution, the environmental effect as a result of ever-increasing industrial operations has been a rising worldwide concern. To address such environmental harm, corrective actions have been enacted throughout the previous few decades. It is vital to take a proactive approach to environmental contamination in order to save the planet we live in. Environmental management principles such as green management, green marketing, green manufacturing, and green innovation, among others, are now being explored in order to alleviate the issues of environmental contamination. The rise of international environmental regulations, such as the Montreal Convention, Kyoto Protocol, Restriction of the Use of Certain Hazardous Substances in Electronic and Electrical Equipment (RoHS), and Waste Electronics and Electrical Equipment (WEEE), as well as widespread consumer environmental awareness, would have a significant impact on businesses around the world. (Chen et al., 2006).

The ‘‘green innovation performance," as defined by Chen et al. (2006), is the performance of hardware and software involved in a company's innovation in relation to green products or processes, such as energy-saving, pollution-prevention, waste recycling, green product designs, or corporate environmental management. Chen et al. (2006) categorised “green innovation performance” into two categories: “green product innovation performance” and “green process innovation performance,” as previously stated. The criteria and categorization of Chen et al. (2006) for green innovation performance were used in this study. Green innovation is used to improve environmental management performance in order to meet environmental protection requirements, and enterprises can utilise green innovation to offset environmental costs by increasing resource productivity (Chen et al., 2006).

Statement of the Problem

Bibliometric analysis is a comparative evaluation of written scientific articles, books, or book pages, and it is a valuable tool for assessing the effect of publishing on the scientific world. The number of times a piece of study is cited by other scholars is a strong measure of its intellectual value. A bibliometric analysis, also known as a citation classics research style, is a popular method for assessing an article's impact as well as identifying prominent authors and sources.

Objectives of the Study

This paper attempts to present a concise report of the bibliometric analysis results on articles in the area of Green Innovation as a key word in Scopus.

Methodology

Since, Green Innovation is an active field of study, huge volume of literature (8179 documents) could be traced from the Scopus database for the period from 1931- 2021. The most prominent authors and sources are identified using the built in tools of Scopus database.

Results

- Table 1 shows the most important 25 articles in the area of Green Innovation as generated from Google Scholar. YS Chen is found to be a prominent author with maximum citations in this field as per this metrics.
- The trend in the publication is showing a rapid increase in the recent decade. 1136 documents are found in 2020, highest so far in any year. 732 documents published so far in 2021 which shows the possibility of a higher count by the end of the year. (Exhibit 1)
- Sustainability (Switzerland) and Journal of Cleaner Production are found to be the most prominent sources by the count of production of research articles. (Exhibit 2)
- Cheng HT, Anastas PT and Mazzanti M are the most important authors by number of documents to their credit. (Exhibit 3)
- Chine Academy of Sciences, Harbin Engineering University, Ministry of Education China and Tsinghua University are the prominent affiliations in the area of green innovation. (Exhibit 4)
- China, USA and UK are the most contributing countries in this field of literature. India is also one of the top contributors in this emerging field of research (Exhibit 5)
- 58 % of the documents in this field are research articles and 21% are conference papers. Green Innovations are spread across different subject areas of Engineering, Environmental Sciences, Business Management, Social Sciences and other areas. (Exhibit 6 and 7)

Discussion

Because of its vast and necessary uses, as well as environmental awareness and service delivery of green goods and applications, green innovation literature has grown and increased over the last few decades. The literature is growing with much pace. Bibliometric analysis also provided insights to the trend in the field along with the most frequent key words. More research is to happen from other countries including India.

Annexure – Analysis Tables and Exhibits

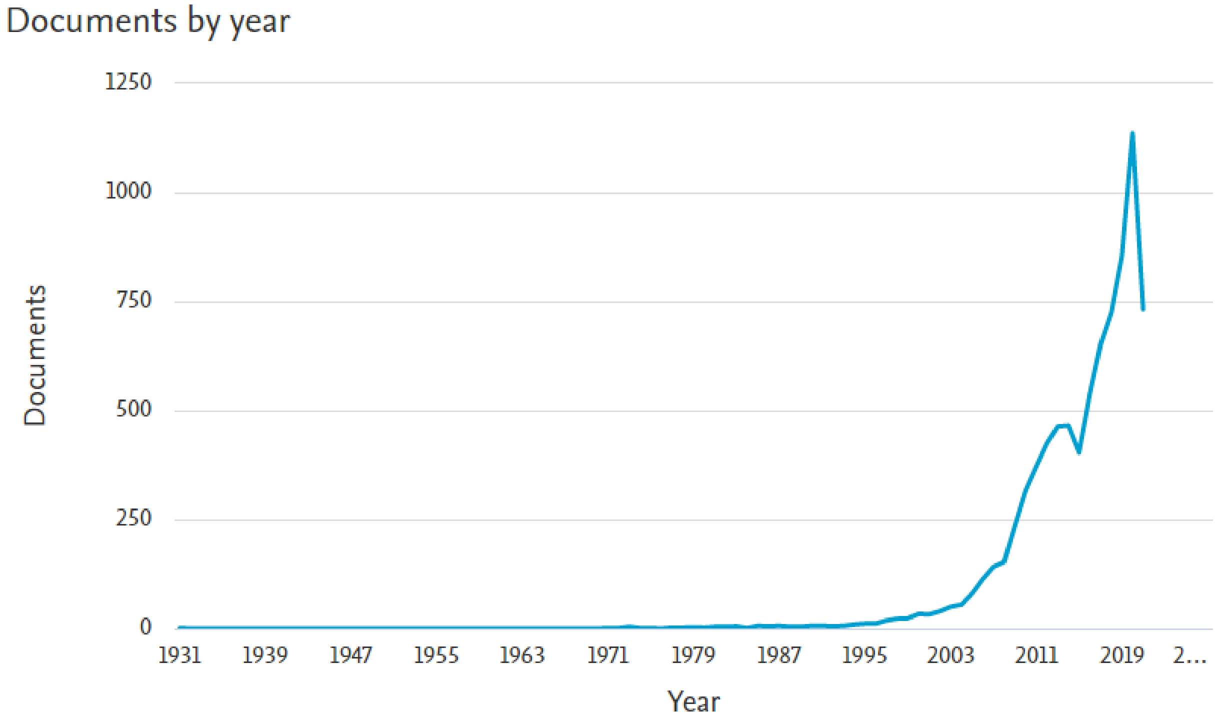
Table 1 - Top 25 Articles in Google Scholar

GS Rank	Cites	Authors	Title	Year	Source	Publisher
1	990	YS Chen	The driver of green innovation and green image–green core competence	2008	Journal of business ethics	Springer
2	644	T Schiederig, F Tietze, C Herstatt	Green innovation in technology and innovation management–an exploratory literature review	2012	R&d Management	Wiley Online Library
3	1345	YS Chen, SB Lai, CT Wen	The influence of green innovation performance on corporate advantage in Taiwan	2006	Journal of business ethics	Springer
4	250	ML Tseng, R Wang, ASF Chiu, Y Geng…	Improving performance of green innovation practices under uncertainty	2013	Journal of cleaner …	Elsevier
5	267	J Lewis	Green innovation in China	2012		degruyter.com
6	515	CH Chang	The influence of corporate environmental ethics on competitive advantage: The mediation role of green innovation	2011	Journal of Business Ethics	Springer
7	250	J Aguilera-Caracuel…	Green innovation and financial performance: An institutional approach	2013	Organization & …	journals.sagepub.com
8	30	N Soewarno, B Tjahjadi, F Fithrianti	Green innovation strategy and green innovation	2019	Management Decision	emerald.com
9	100	D Li, Y Zhao, L Zhang, X Chen, C Cao	Impact of quality management on green innovation	2018	Journal of Cleaner Production	Elsevier
10	105	W Song, H Yu	Green innovation strategy and green innovation: The roles of green creativity and green organizational identity	2018	Corporate Social Responsibility and …	Wiley Online Library
11	332	MC Cuerva, Á Triguero-Cano, D Córcoles	Drivers of green and non-green innovation: empirical evidence in Low-Tech SMEs	2014	Journal of Cleaner Production	Elsevier
12	147	CH Chang, YS Chen	Green organizational identity and green innovation	2013	Management Decision	emerald.com
13	394	GY Qi, LY Shen, SX Zeng, OJ Jorge	The drivers for contractors' green innovation: an industry perspective	2010	Journal of cleaner production	Elsevier
14	187	H Lin, SX Zeng, HY Ma, GY Qi, VWY Tam	Can political capital drive corporate green innovation? Lessons from China	2014	Journal of cleaner production	Elsevier
15	781	TY Chiou, HK Chan, F Lettice, SH Chung	The influence of greening the suppliers and green innovation on environmental performance and competitive advantage in Taiwan	2011	Transportation Research Part E …	Elsevier
16	165	SK Singh, M Del Giudice, R Chierici…	Green innovation and environmental performance: The role of green transformational leadership and green human resource management	2020	… Forecasting and Social …	Elsevier
17	114	R Kunapatarawong, E Martínez-Ros	Towards green growth: How does green innovation affect employment?	2016	Research Policy	Elsevier

18	62	Z Huang, G Liao, Z Li	Loaning scale and government subsidy for promoting green innovation	2019	Technological Forecasting and Social Change	Elsevier
19	175	HHR Weng, JS Chen, PC Chen	Effects of green innovation on environmental and corporate performance: A stakeholder perspective	2015	Sustainability	mdpi.com
20	102	H Sun, BK Edziah, C Sun, AK Kporsu	Institutional quality, green innovation and energy efficiency	2019	Energy policy	Elsevier
21	65	RJ Lin, RH Chen, FH Huang	Green innovation in the automobile industry	2014	Industrial Management & Data Systems	emerald.com
22	141	M Tang, G Walsh, D Lerner, MA Fitza…	Green innovation, managerial concern and firm performance: An empirical study	2018	Business Strategy and …	Wiley Online Library
23	25	E Martínez-Ros…	Green innovation and knowledge: The role of size	2019	Business Strategy and the …	Wiley Online Library
24	156	G Albort-Morant, A Leal-Millán…	The antecedents of green innovation performance: A model of learning and capabilities	2016	Journal of Business …	Elsevier
25	95	MD Amore, M Bennedsen	Corporate governance and green innovation	2016	Journal of Environmental Economics and …	Elsevier

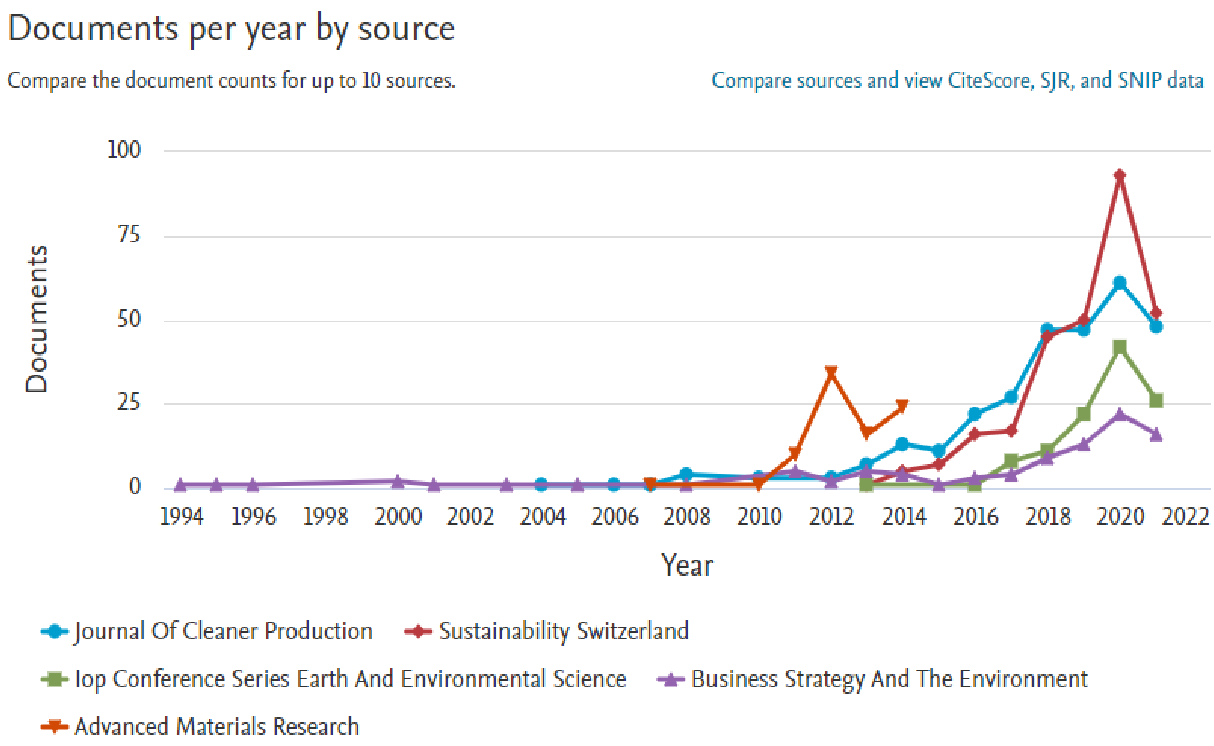
Source: Generated using Publish or Perish from Google Scholar

Exhibit 1 Documents by Year



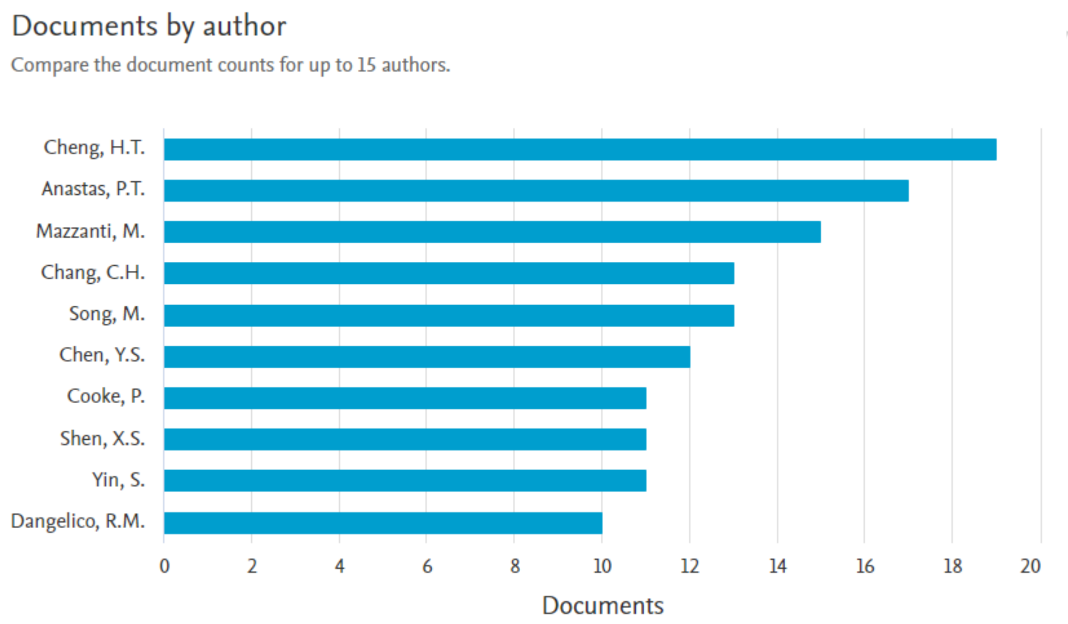
Source: Generated from Scopus

Exhibit 2 Documents by Year by Source



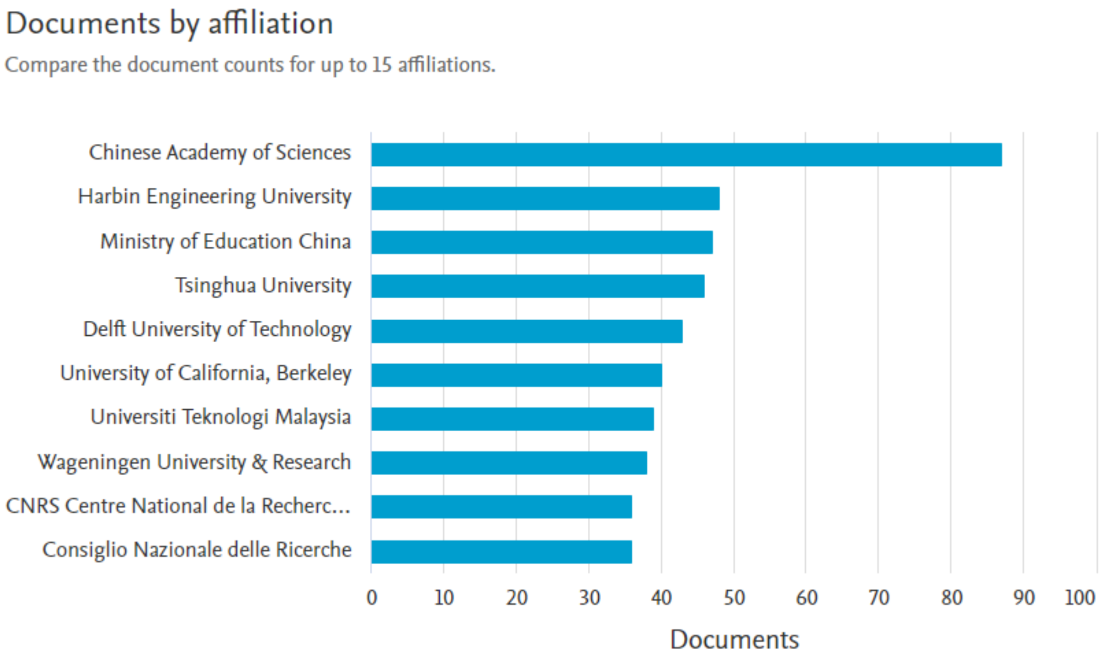
Source: Generated from Scopus

Exhibit 3 Documents by Author



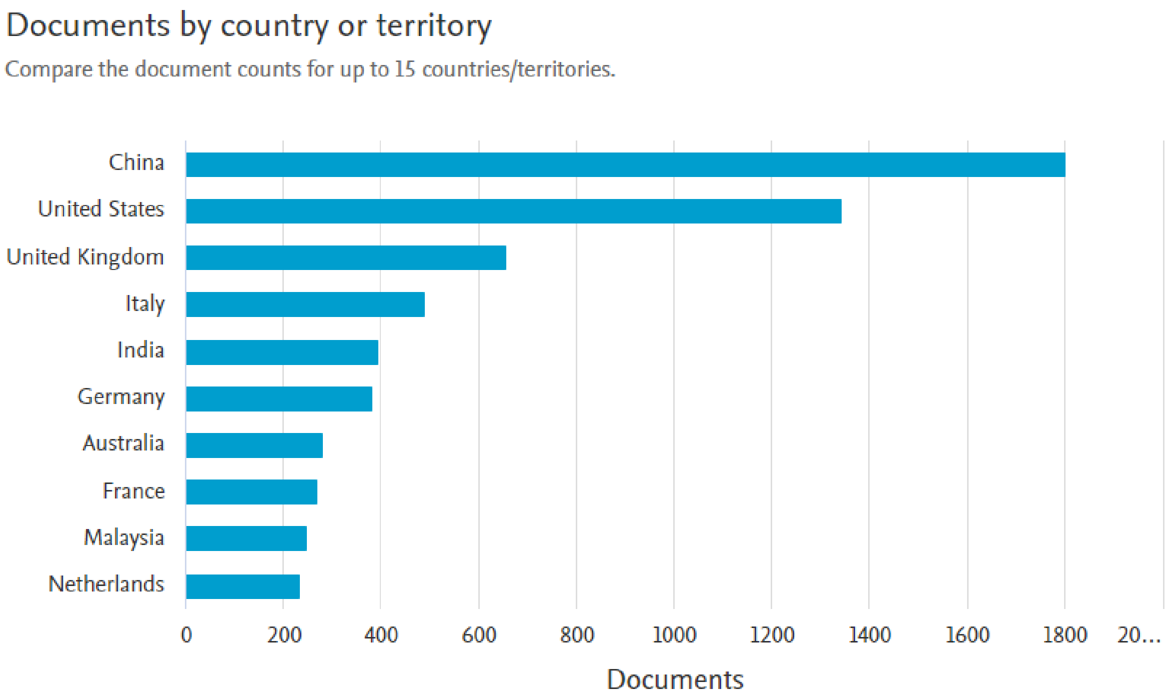
Source: Generated from Scopus

Exhibit 4 Documents by Affiliation



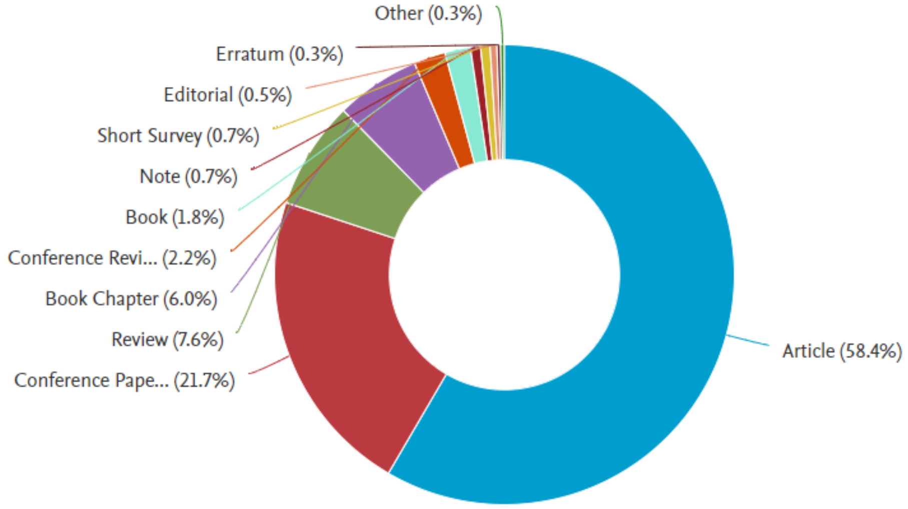
Source: Generated from Scopus

Exhibit 5 Documents by Country or Territory



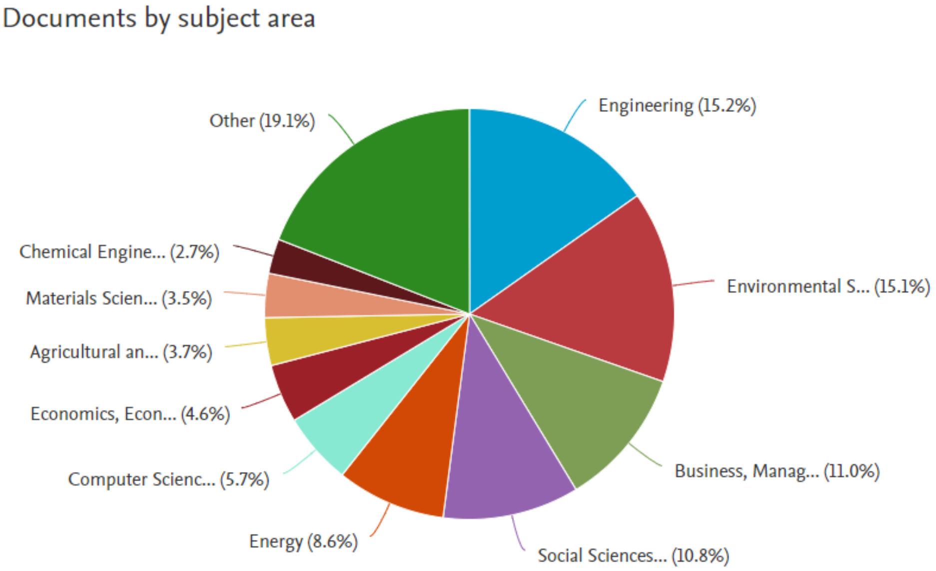
Source: Generated from Scopus

Exhibit 6 Type of Documents



Source: Generated from Scopus

Exhibit 7 Documents by Subject Area



Source: Generated from Scopus

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'INFLUENCE OF ECONOMIC GROWTH, CARBON EMISSIONS AND HEALTH EXPENDITURE ON SUSTAINABLE ENERGY'- A STUDY OF THE BRICS NATIONS

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Abstract

Using panel data for five BRICS countries, this study investigates the relationship between energy carbon emissions, foreign direct investment, healthcare costs, and economic development. . The current study employs panel data from 2000 to 2018, as well as a panel cointegration test to determine long-term cointegration.. Both panel cointegration methodologies (Pedroni and Johansen–Fisher) establish the existence of a long-term relationship between energy carbon emissions, foreign direct investment, health spending, and economic development in both the long and short run, according to the estimated results. The findings can help policymakers make better decisions in the areas of economics, social policy, and environmental policy. This research suggests that, in order to finance the green and low-carbon economy model, both the public and private sectors must make more efforts to employ modern, energy-efficient, and green technology, which are helpful for both economic advancement and environmental management.

Keywords: *Renewable Energy, Carbon Emissions, GDP, BRICS, Cointegration Test*

Introduction

The environment is vital to supporting life and providing inputs for production. Over the last three decades, there has been increasing concern about the effects of economic activity on the environment. It has been contended, in particular, that economic expansion has resulted in significant environmental harm, and that the current state of the environment will stifle future economic progress. The impoverished in developing countries are frequently reliant on the natural environment for their survival and livelihood. As a result, environmental harm and the relationship between the environment and the economy are frequently seen to be more important in emerging countries than in industrialised countries. Structure shifts toward information-intensive industries and services, combined with increased environmental awareness, environmental regulation enforcement, better technology, and higher environmental expenditures, result in a reduction and gradual decline in environmental degradation at higher levels of development (Panayotou, 1995). Increased energy use in today's economies has resulted in exceptional environmental challenges, primarily CO2 emissions (EMCO), resulting in significant health concerns and climate change. Because of low environmental standards, developing countries are dealing with challenges such as stagnant economic growth, a significant gap in energy supply and demand, a high mortality rate, and an increase in the incidence of respiratory ailments. The trend of renewable energy environmental quality and economic expansion in BRICS for the last 18 years is explored in this paper. The findings of this research are expected to have major policy ramifications. This empirical study adds to the existing literature in the following ways: Several panel unit root tests, such as the Levin–Lin–Chu (LLC) test and the Fisher–augmented Dickey–Fuller test were used to check the integration ordering of the researched variables (FADF).

Literature Review

(Amin et al., 2020) This research explores the relationship between energy poverty, employment, education, per capita income, inflation, and economic advancement using panel data from seven South Asian countries. The researchers used data from 1995 to 2017 to assess panel cointegration, autoregressive distributed lag (ARDL), and penalised quantile regression (PQR) estimators. According to the ARDL estimates for long-run cointegration, energy poverty has a detrimental impact on economic development in both the long and short run.

(Khan et al., 2021) This study explores the relationship between health spending, renewable energy usage, economic growth, and environmental quality in eleven Central European nations from 2005 to 2018. It uses fully generalised least square (FGLS) and generalised method of moments (GMM) estimation methodologies. The findings show a substantial correlation between the use of green energy and factors including health, economics, and the environment.The use of fossil fuels has a severe impact on the environment and raises the risk of numerous diseases linked to malnutrition and the respiratory system, resulting in a higher death rate.

(Umar et al., 2020) intends to look at the relationship between China's CO2 emissions and their potential drivers, such as economic growth, globalisation, financial development, and natural resources, from 1980 to 2017. The study gives more extensive analyses across several econometric techniques within a multivariate system, for example, the Bayer-Hanck combined cointegration methodology, the ARDL bounds test methodology, ARDL estimates in the short and long run, robustness checks using cointegration regressions (FMOLS, DOLS, CCR), and the Granger causality technique in the frequency domain.. Despite the fact that economic growth and natural resources have a favourable impact on CO2 emissions in China, our findings suggest that they have a negative influence in the United States.

(Esseghir & Haouaoui Khouni, 2014) The relationship between energy usage and economic growth was investigated. From 1980 to 2010, we looked at a group of 38 UFM (Union for the Mediterranean) countries.A bidirectional association between energy consumption and economic growth has been discovered in the long and short term for the entire panel using a production model and recent econometric approaches ECM (Error Correction Model (Kurniawan, 2018) Using an inclusive wealth paradigm that encompasses the country's unique resources and biodiversity.The study investigates the relationship between sustainability and economic growth in Indonesia from 1990 to 2014. It was discovered that Indonesia's inclusive wealth is growing in a positive direction. The population dilution effect, on the other hand, surpassed wealth increase, resulting in negative per capita inclusive wealth growth.It is claimed that Indonesia's GDP per capita growth is not always indicative of long-term viability.

(Huang et al., 2020) Using China and India as examples, this study investigates the meaning of leading-industrialisation and crossing-industrialisation economic growth tendencies.Also established is a theoretical framework for sustainable development, which incorporates economic, social, environmental, and demographic sustainability.In addition, comparative analysis and case study methodologies are used to assess the long-term feasibility of the two patterns.The findings show that the leading-industrialisation pattern promotes the manufacturing industry by relying on abundant and trained people resources, resulting in quick and high-quality economic growth at the price of the environment.

Data and Methodology

The present study used panel data for BRICScountries, consisting of Brazil, Russia, India, China and South Africa, over the time period of 2000 to 2018 to analyze the nexus between Renewable energy, Health expenditure ,carbon emissions ,Foreign Direct Investment and GDP, Data for this research were retrieved from the World Development Indicators database and International Monetary Fund database. Table 1 lists the descriptions and specifics of the variables studied.

The most prominent panel unit root tests were employed in this study to verify the integration of the studied variables. Where the alternate hypothesis does not have a unit root, the LLC test has a null hypothesis of unit root. Individual unit root processes are used in the ADF, PP, and IPS unit root tests.

Our baseline model can be written as:

RWNEP = f (HLEXP, CBEM, FDI, GDP)

RWNEPit = $\alpha_0 + \alpha_1$ HLEXP + α_2CBEM, + α_3FDI + α_4GDP + εt

In the above equation In the above equations, i = 1…, n is the country sign, t =1…, T is the time sign, and ε is an error term.RWNEP is the Renewable Energy Consumption,HLEXP is the Health Expenditure,CBMB is the Carbon emissions,FDI is Foreign Direct Investment used as a proxy for economic development and GDP is Gross Domestic Product per capita used to indicate economic growth.

The LLC test established by Levin et al. (2002), the FADF test, the FPP test proposed by Choi (2001) and Maddala and Wu (1999), test developed by Levin et al. (2002) were utilised to examine the integration of the researched variables in this study (Pesaran 2007). The unit root process is assumed to be standard in the LLC unit root test.

Discussion of empirical findings

Correlation estimates and descriptive statistics: Table 2 shows the estimated findings of descriptive statistics for the series used in this investigation.

Descriptive statistics and correlation estimation

The estimated results of descriptive statistics of the series used in the present study are reported in Table 2. In Table 3, the outcomes of correlation estimations reveal that education, employment, renewable energy, FDI and Health Expenditure have a positive association with the GDP whereas Carbon emissions have a negative association with the GDP.

Panel Unit Root Test

The empirical study looked at the effects of health spending, carbon emissions, foreign direct investment, and GDP on renewable energy use, which is regarded as a proxy for a sustainable environment, to see if the variables were stationary.To assess the integration order and stationarity of the examined variables, the LLC, FADF, and FPP panel unit root tests were used. At First differencing, the variables were found to be stationary. Table 4 shows the results of the stationary test.

Panel Cointergration Test

This study used the Pedroni panel cointegration (Pedroni 1999) technique to examine the long-term cointegration connection between the variables. Table 6 summarises the findings. The projected results of the Pedroni panel cointegration approach demonstrated a long-term cointegrating link between renewable energy, health spending, carbon emissions, FDI, and GDP. In this study, the Johansen–Fisher panel cointegration method was also applied, and the estimated results are reported in Table 7.

The results of this approach advised that the null hypothesis (H0) behind the specific test be rejected; indicating that the researched variables had long-term cointegration. Both panel cointegration methods demonstrated a long-term link between the variables under investigation.

Long Run estimates

After conducting the panel cointegration test the results for Fishers test was significant . So the VECM model was estimated for the variables .The results revealed that all the independent variables are negatively influencing Renewable Energy. A decrease in Carbon emissions can lead to increase in the consumption of renewable energy consumption. A decrease in the health expenditure contributed to increase in consumption of Renewable Energy . This is due to the fact that sustainable energy reduces pollution.

Conclusion and policy implications

Using annual data from 2000 to 2018, the interaction between Renewable Energy, Carbon Emissions, Health Expenditure, FDI, and GDP in BRICS countries was investigated in this study (Brazil, Russia, India, China, and South Africa). The LLC, FADF, and FPP unit root tests were used to determine the series' stationarity, and the Pedroni and Johansen–Fisher (JF) panel cointegration tests were employed to evaluate the long-term relationship between the variables.The VECM Effect Model was used to investigate the effect of health spending, carbon emissions, GDP, and foreign direct investment on sustainable development. Both panel cointegration methodologies estimated findings showed a long-term relationship. The results of this investigation revealed that there has been an increase in growth and development(GDP and FDI) positively influenced Renewable Energy Consumption in the five nations. Based on the results of the model important policy implications for energy and economic development in BRICS are presented. Governments need to restrain using Non Renewable energy consumption as it is leading to environmental degradation. The multinational companies have an efficient network for maintaining environmental standards both locally and globally.Such standardized practices tend to help host countries to overcome environmental issues.

Appendix

Table 1:Description of variables

Symbol	Variables	Proxy variables	Description	Data Source
rwnep	Renewable Energy	green energy consumption	Share of renewables in electricity production (%)	Enerdata
hlexp	health expenditure	government expenditure on health	health expenditure (CHE) as percentage of gross domestic product	IFS International Monetary Fund Databse
cbem	Emissions	Carbon emissions	CO2 emissions (metric tons per capita	WDI
fdi	Foreign Direct Investment	Economic development	Foreign direct investment, net inflows (BoP, current US$)	WDI
gdp	Gross Domestic Product	economic growth	GDP per capita (current US$)	WDI

https://yearbook.enerdata.net/,

https://databank.worldbank.org/source/world-development-indicators

Table 2: Descriptive Statistics

	RWNEP	CBEM	HLEXP	GDP	FDI
Mean	27.76102	1616.738	5.796947	5559.123	5.49E+10
Median	17.21191	1769.79	5.16	5323.463	3.25E+10
Maximum	89.49271	3346.63	9.51	15974.64	2.91E+11
Minimum	1.562933	351.05	3.25	443.3142	6.23E+08
Std. Dev.	28.81914	713.4074	1.855357	4006.088	7.02E+10
Skewness	1.338028	-0.106236	0.37312	0.615357	1.924704
Kurtosis	3.126638	2.785125	1.691918	2.504175	5.977845
Jarque-Bera	28.41018	0.361457	8.977316	6.968641	93.75511

Table 3: Correlation Estimates

	RWNEP	GDP	FDI	CBEM	HLEXP
RWNEP	1	0.27377	0.089309	0.247861	0.570192
GDP	0.27377	1	0.223789	-0.15949	0.417593
FDI	0.089309	0.223789	1	0.254872	-0.22253
CBEM	0.247861	-0.15949	0.254872	1	-0.54158
HLEXP	0.570192	0.417593	-0.22253	-0.54158	1

 ISBN: 978-93-5566-092-3

Table 4: Panel Unit Root Test

Series: D(RWNEP)
Sample: 2000 2018
Exogenous variables: Individual effects

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-7.3824	0	5	85
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-7.05601	0	5	85
ADF - Fisher Chi-square	58.216	0	5	85
PP - Fisher Chi-square	63.2139	0	5	85

Table 5: VECM Model

Vector Error Correction Estimates		
Cointegrating Eq	CointEq1	
RWNEP(-1)	1	
HLEXP(-1)	-24.4788	
FDI(-1)	-3.01E-10	
GDP(-1)	-0.00363	
CBEM(-1)	-0.0266	
C	195.4234	

Table 6: Cointegration Test (Pedroni)

Series: RWNEP HLEXP GDP FDI CBEM					
Sample: 2000 2018					
Included observations: 95					
Cross-sections included: 5					
Null Hypothesis: No cointegration					
Automatic lag length selection based on SIC with a max lag of 2					
Alternative hypothesis: common AR coefs. (within-dimension)					
				Weighted	
		Statistic	Prob.	Statistic	Prob.
Panel v-Statistic		0.949453	0.1712	0.291516	0.3853
Panel rho-Statistic		0.019361	0.5077	0.841615	0.8

Panel PP-Statistic		-2.22211	0.0131**	-1.18653	0.1177
Panel ADF-Statistic		-2.37545	0.0088**	-2.08639	0.0185**
Alternative hypothesis: individual AR coefs. (between-dimension)					
		Statistic	Prob.		
Group rho-Statistic		1.834871	0.9667		
Group PP-Statistic		-2.9827	0.0014**		
Group ADF-Statistic		-1.68543	0.046**		

Table 7: (Johansen Fisher Cointegration test)

Series: RWNEP FDI GDP HLEXP CBEM					
Date: 06/17/21 Time: 09:35					
Sample: 2000 2018					
Included observations: 95					
Hypothesized	Fisher Stat.*		Fisher Stat.*		
No. of CE(s)	(from trace test)	Prob.	(from max-eigen test)	Prob.	
None	211.3	0.00**	163.6	0.00**	
At most 1	97.1	0.00**	66.54	0.00**	
At most 2	43.05	0.00**	32.41	0.0003**	
At most 3	20.07	0.0286**	16.86	0.0774	
At most 4	17.02	0.074	17.02	0.074	
* Probabilities are computed using asymptotic Chi-square distribution.					

Table 8: Causuality Nexus:

Pairwise Granger Causality Tests			
Sample: 2000 2018			
Lags: 2			
Null Hypothesis:	Obs	F-Statistic	Prob.
HLEXP does not Granger Cause RWNEP	85	0.24636	0.7822
RWNEP does not Granger Cause HLEXP		1.54821	0.2189
CBEM does not Granger Cause RWNEP	85	1.19292	0.3087
RWNEP does not Granger Cause CBEM		2.98909	0.056
FDI does not Granger Cause RWNEP	85	1.0241	0.3638
RWNEP does not Granger Cause FDI		0.28172	0.7552
GDP does not Granger Cause RWNEP	85	0.35835	0.6999
RWNEP does not Granger Cause GDP		2.48533	0.0897
CBEM does not Granger Cause HLEXP	85	0.92374	0.4012
HLEXP does not Granger Cause CBEM		3.62906	0.031
FDI does not Granger Cause HLEXP	85	2.66584	0.0757
HLEXP does not Granger Cause FDI		0.30481	0.7381
GDP does not Granger Cause HLEXP	85	5.13102	0.008
HLEXP does not Granger Cause GDP		0.57125	0.5671
FDI does not Granger Cause CBEM	85	0.70806	0.4957
CBEM does not Granger Cause FDI		1.05344	0.3535
GDP does not Granger Cause CBEM	85	5.70165	0.0048
CBEM does not Granger Cause GDP		0.05654	0.9451
GDP does not Granger Cause FDI	85	1.2358	0.2961
FDI does not Granger Cause GDP		0.07444	0.9283

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BIBLIOMETRIC ANALYSIS OF PSYCHOLOGICAL BIASES IN SCOPUS

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Abstract

In the early 1970s, psychologists Daniel Kahneman, Paul Slovic, and Amos Tversky developed the notion of psychological bias. They presented their results in the book "Judgment Under Uncertainty," which was released in 1982. Specifically, they defined psychological bias as the propensity to make choices or perform actions in an irrational manner. Cognitive bias is another term for psychological prejudice. In contrast to common sense and clear, measured judgement, psychological bias is the polar opposite of these qualities. It has the potential to result in lost opportunities and poor decision making. The field's literature is also expanding and becoming more interdisciplinary in nature. Bibliometric analysis is a comparative evaluation of written journal articles, books, or book pages, and it's a valuable tool for assessing the effect of a publication on the scientific world. The number of times a piece of study has been cited by other scholars is an excellent measure of its scholarly importance. A bibliometric analysis, also known as a citation classics research style, is a widely used method for assessing an article's effect. This paper aims to provide a succinct update on the effects of bibliometric research on publications in the field of Psychological Biases as a key word in Scopus.

Keywords: *Bibliometric Analysis, Psychological Biases*

Introduction

In the early 1970s, psychologists Daniel Kahneman, Paul Slovic, and Amos Tversky developed the notion of psychological bias. They presented their results in the book "Judgment Under Uncertainty," which was released in 1982. Specifically, they defined psychological bias as the propensity to make choices or perform actions in an irrational manner. Cognitive bias is another term for psychological prejudice. Examples include making selective use of facts in your subconscious mind or feeling pushed into making a choice by strong co-workers. In contrast to common sense and clear, measured judgement, psychological bias is the polar opposite of these qualities. It has the potential to result in lost opportunities and poor decision making.

Statement of the Problem

Bibliometric analysis is a comparative evaluation of written scientific articles, books, or book pages, and it is a valuable tool for assessing the effect of publishing on the scientific world. The number of times a piece of study is cited by other scholars is a strong measure of its intellectual value. A bibliometric analysis, also known as a citation classics research style, is a popular method for assessing an article's impact as well as identifying prominent authors and sources.

Objective of the Study

This paper attempts to present a concise report of the bibliometric analysis results on articles in the area of Psychological Biases as a key word in Scopus.

Methodology

Psychological Biases being an active field of study recently, 19920 documents could be traced from the Scopus database for the period from 1899-2021. The most prominent authors and sources are identified using the built in tools of Scopus database.

Results

- Table 1 shows the top 25 articles from Google Scholar. Article by H K Baker and JF Nofsinger is having maximum citations and ranked one in Google Scholar.
- 19920 documents could be traced so far in Scopus with an increasing trend post 1960s that shot up in 2000s. the year 2020 witnessed 1194 documents which is the highest so far. 615 documents are found till now in 2021 (Exhibit 1)
- Cochrane Database of Systematics Reviews, Plos One, Journal of Affective Disroders, Psychological Bulletin and Journal of Personality and Social Psychology are found to be prominent sources with maximum number of documents in the area of research in Psychological Biases (Exhibit 2)
- Moritz Sis foud tobe the most prominent author with 59 documents to his credit. Cuijpers P, Mathews A Dovidio JF and Koster EHW follows in the list of major contributors in this area of research. (Exhibit 3)

- King's College London , University College London and University of Toronto are the major contributors to this area of research (Exhibit 4)
- United States outperform other countries in the documents produced in this area of research. UK, Canada, Australia and Germany also occupy the list of major contributing countries in this area of research. (Exhibit 5)
- 78.9% of the documents in the Scopus database are research articles followed by 14.7% of reviews. (Exhibit 6)
- Most of the research in the area has happened in the subject domains of Psychology, Medicine Social Science and Neuro Science. (Exhibit 7).

Discussion

Individuals construct their own "subjective reality" based on their perception of the information they receive. It is possible that an individual's creation of reality, rather than actual information, would determine how they behave in the world. More research in this emerging field is expected in India also. Premier institutions in India have started contributing to the field via research projects and articles in this area.

Appendix – Tables and Exhibits

Table 1 Top 25 articles in Google Scholar

GS Rank	Cites	Authors	Title	Year	Source	Publisher
1	505	HK Baker, JR Nofsinger	Psychological biases of investors	2002	Financial services review	search.proquest.com
2	98	D Johnson, S Levin	The tragedy of cognition: psychological biases and environmental inaction	2009	Current science	JSTOR
3	106	SK Sahi, AP Arora, N Dhameja	An exploratory inquiry into the psychological biases in financial investment behaviour	2013	Journal of behavioral finance	Taylor & Francis
4	141	GM Korniotis, A Kumar	Do portfolio distortions reflect superior information or psychological biases?	2013	Journal of Financial and Quantitative Analysis	JSTOR
5	9	E Schirrmeister, AL Göhring…	Psychological biases and heuristics in the	2020	Futures & Foresight …	Wiley Online Library

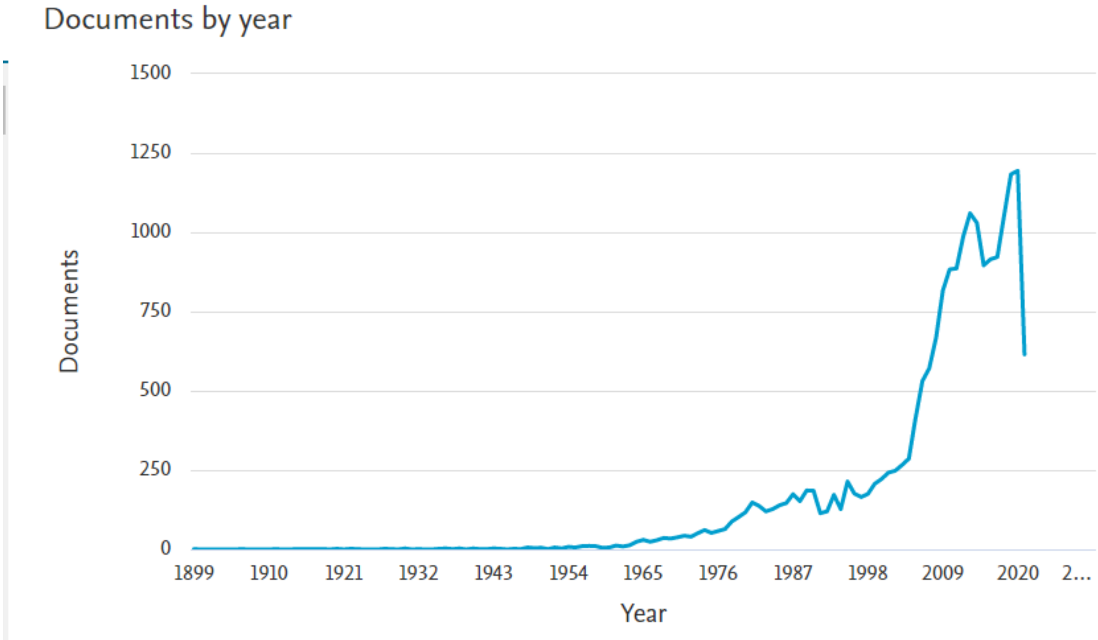
			context of foresight and scenario processes			
6	100	M Van Vugt, V Griskevicius…	Naturally green: Harnessing stone age psychological biases to foster environmental behavior	2014	Social Issues and Policy …	Wiley Online Library
7	22	A Miller	Psychological biases in environmental judgments	1985	J. Environ. Manage.;(United States)	osti.gov
8	26	BE Steiner, AO Peschel, C Grebitus	Multi-product category choices labeled for ecological footprints: exploring psychographics and evolved psychological biases for characterizing latent consumer …	2017	Ecological Economics	Elsevier
9	14	T Bilgehan	Psychological biases and the capital structure decisions: a literature review.	2014	Theoretical & Applied Economics	Citeseer
10	19	SK Sahi	Psychological biases of individual investors and financial satisfaction	2017	Journal of Consumer Behaviour	Wiley Online Library
11	17	K Takano, J Reason	Psychological biases affecting human cognitive performance in dynamic operational environments	1999	Journal of Nuclear Science and Technology	Taylor & Francis
12	11	M Resende, R Zeidan	Psychological biases and economic expectations:	2015	Journal of Neuroscience, Psychology, and …	psycnet.apa.org

			Evidence on industry experts.			
13	27	J Olson, N Roese, R Deibert	2. Psychological Biases in Counterfactual Thought Experiments	2021	Counterfactual thought experiments in …	degruyter.com
14	3	B Dervishaj	Psychological Biases, Main Factors of Financial Behaviour-A Literature Review	2018	European Journal of Medicine and Natural …	journals.euser.org
15	0	P Datta, M Whitmore, JK Nwankpa	A Perfect Storm: Social Media News, Psychological Biases, and AI	2021	Digital Threats: Research and …	dl.acm.org
16	11	MA Kim, HS Lee	Duo-trio difference-preference test with two replications: Use of psychological biases for measuring meaningful preference	2015	Journal of Sensory Studies	Wiley Online Library
17	9	CK Tripathy	Role of Psychological Biases in the Cognitive Decision Making Process of Individual Investors	2014	Orissa Journal of Commerce	ojcoca.org
18	11	W Jirangrat, J Wang, S Sriwattana…	The split plot with repeated randomised complete block design can reduce psychological biases in consumer acceptance testing	2014	… Journal of Food …	Wiley Online Library
19	9	V Aguiar	Stochastic choice and	2015	Available at SSRN 2607602	papers.ssrn.com

			attention capacities: Inferring preferences from psychological biases			
20	3	AS Ali	The impact of psychological biases on foreign direct investment (FDI): The case of Turkish investors in Ethiopia	2018	Journal of Research in Business	dergipark.org.tr
21	7	U Sonnemann, C Camerer, CR Fox…	Psychological biases affect economic market prices	2011	… manuscript, University of …	Citeseer
22	57	B Kubilay, A Bayrakdaroglu	An empirical research on investor biases in financial decision-making, financial risk tolerance and financial personality	2016	International Journal of Financial …	researchgate.net
23	2	MTI Khan, SH Tan	Does family affect financial outcomes and psychological biases? Evidence from small investors in Bangladesh	2019	Journal of Family Business Management	emerald.com
24	3	HB Jaiyeoba, MA Abdullah, K Ibrahim	Institutional investors vs retail investors: Are psychological biases equally applicable to investor divides in Malaysia?	2019	International Journal of Bank …	emerald.com
25	2	MN Sadiq, RAA Khan, MK Bashir…	Impact of Psychological Biases of Investors in Financial Satisfaction	2018	Global Journal of …	journalofbusiness.org

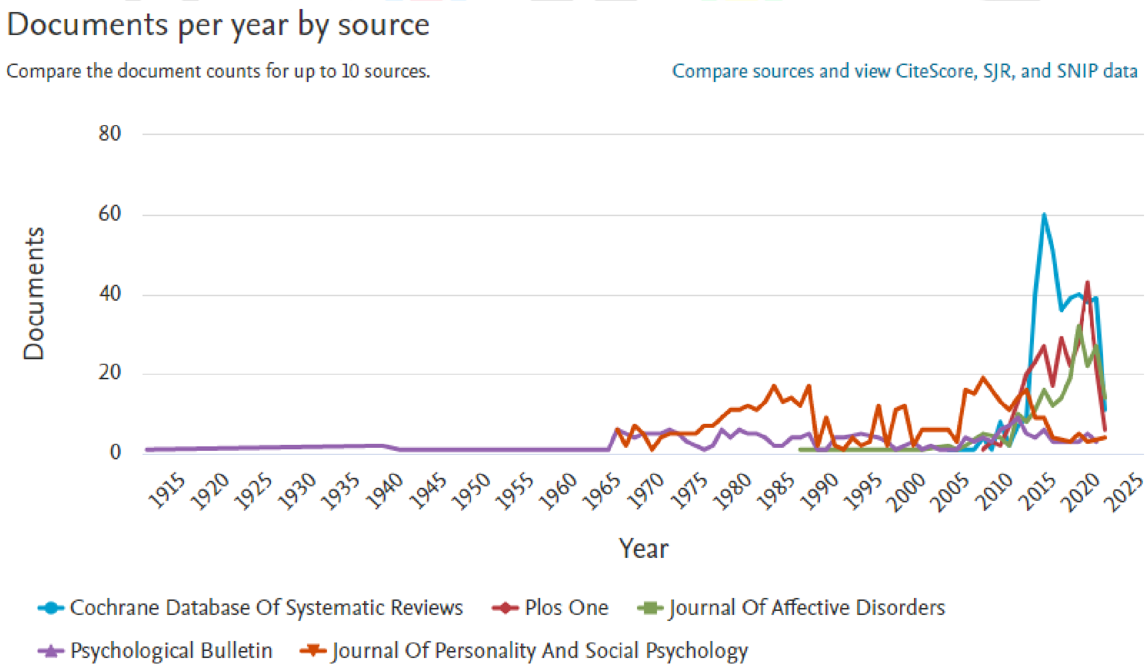
Source: Generated from Google Scholar using Publish or Perish App

Exhibit 1 Documents by Year



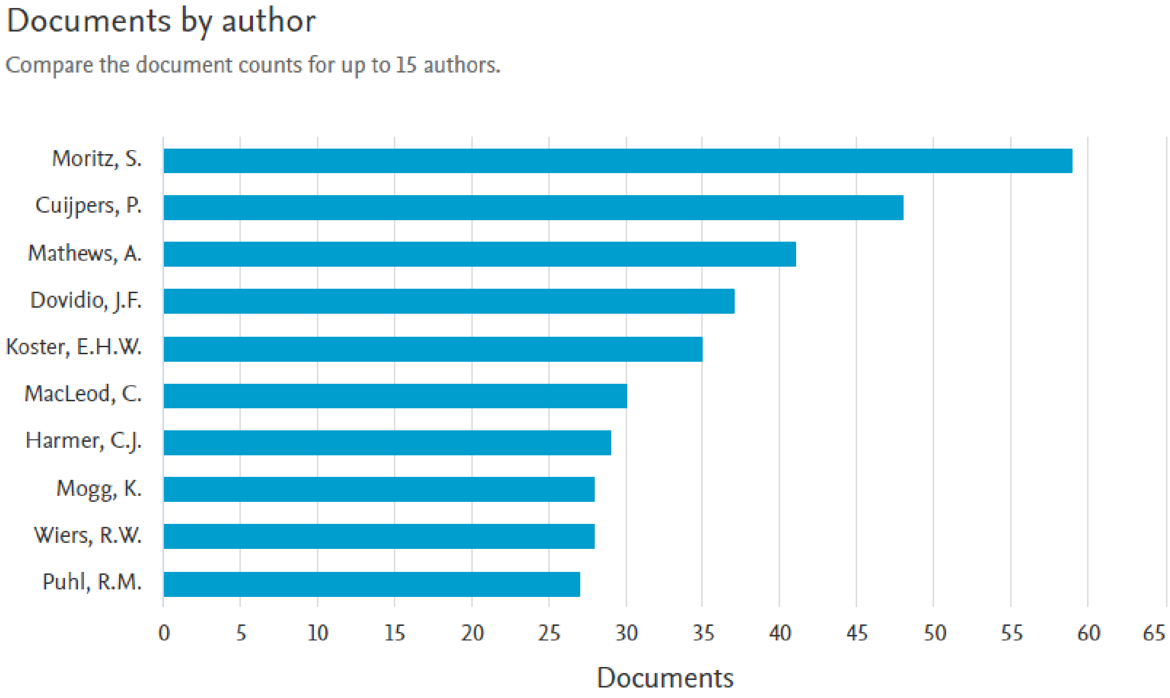
Source: Generated from Scopus

Exhibit 2 Documents per Year by Source



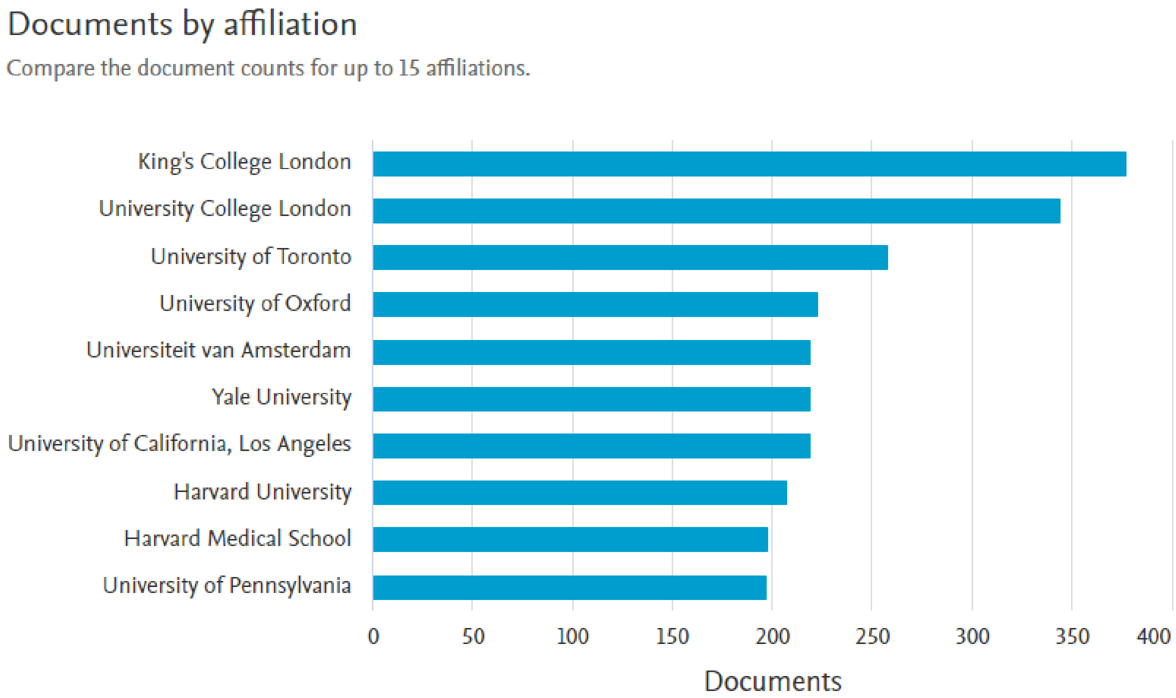
Source: Generated from Scopus

Exhibit 3 Documents by Author



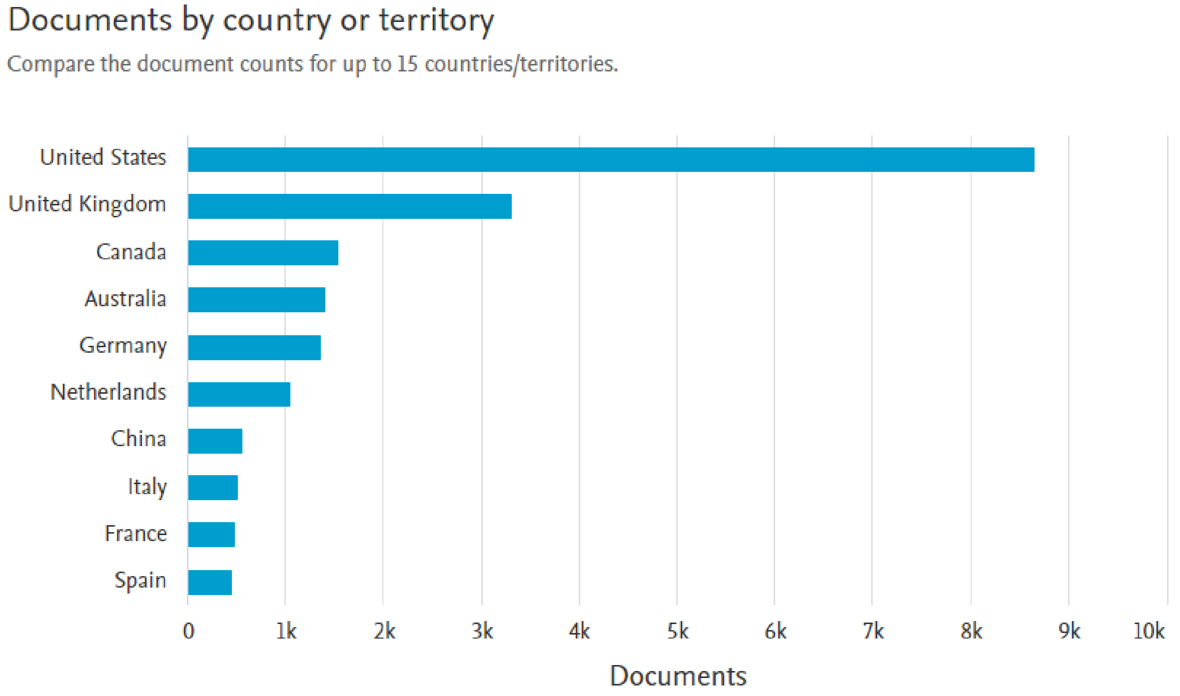
Source: Generated from Scopus

Exhibit 4 Documents by Affiliation



Source: Generated from Scopus

Exhibit 5 Documents by Country or Territory



Source: Generated from Scopus

Exhibit 6 Documents by Type

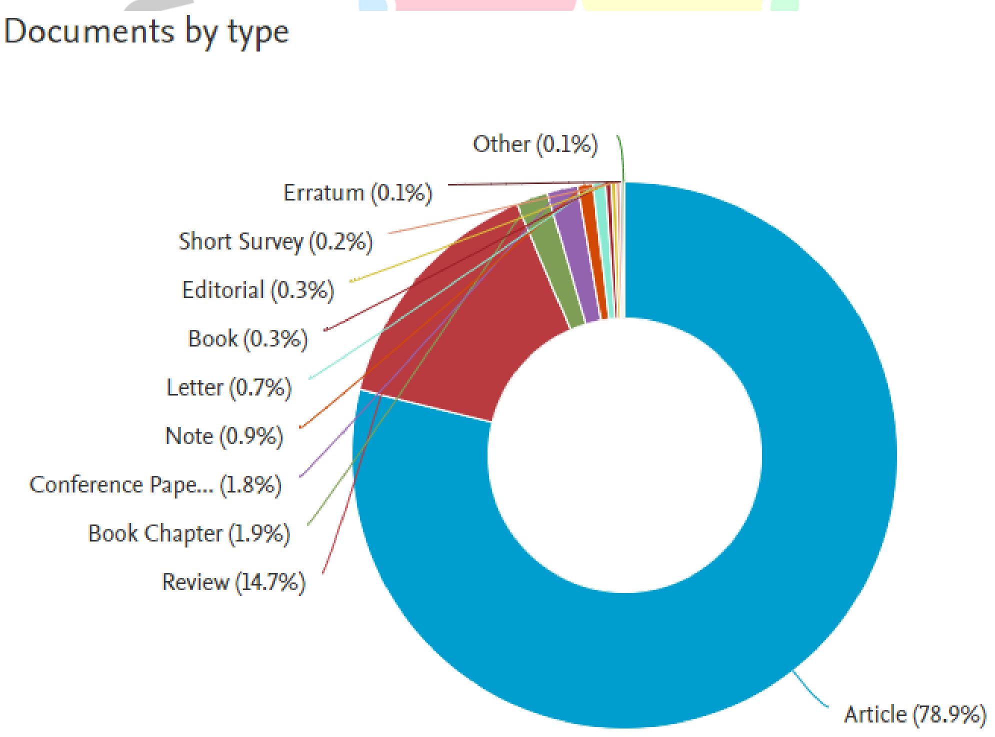


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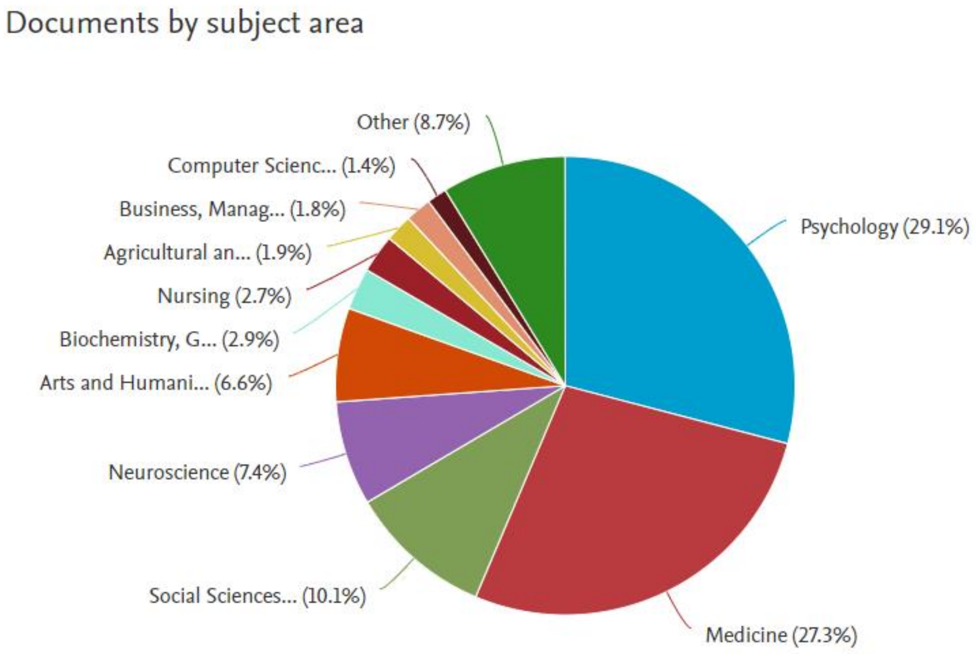
Exhibit 7 Documents by Subject Area



Source: Generated from Scopus

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BIBLIOMETRIC ANALYSIS OF SUSTAINABLE TOURISM IN SCOPUS

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Abstract

The tourist industry's environmental and social sustainability may be a difficult issue. Sustainable tourism became popular among academics and practitioners in the early 1990s as a term to describe desired and (in theory) scientifically informed outcomes that could range from the most basic forms of alternative tourism to the most intensive manifestations of urban and resort tourism, depending on circumstances. The concept was coined as part of a larger discussion on what constitutes "sustainable development." The field's literature is also expanding and becoming more interdisciplinary in nature. Bibliometric analysis is a comparative evaluation of written journal articles, books, or book pages, and it's a valuable tool for assessing the effect of a publication on the scientific world. The number of times a piece of study has been cited by other scholars is an excellent measure of its scholarly importance. A bibliometric analysis, also known as a citation classics research style, is a widely used method for assessing an article's effect. This paper aims to provide a succinct update on the effects of bibliometric research on publications in the field of Sustainable Tourism as a key word in Scopus.

Keywords: *Bibliometric Analysis, Sustainable Tourism*

Introduction

The rise of the worldwide tourist sector has been one of the most spectacular socioeconomic events of the post-World War II era. The subject of sustainable tourism involves a vast body of knowledge and information that continues to grow by the day. Over the last half-century, innovations both internal and external to the tourist sector have shaped the paradigm of sustainable tourism, which is continually changing. While specific tourist sites can see significant swings in the number of visitors from year to year and over time, the worldwide trend since 1950 has been one of near constant increase. The tourist industry's environmental and social sustainability may be a difficult issue. Sustainable tourism became popular among academics and practitioners in the early 1990s as a term to describe desired and (in theory) scientifically informed outcomes that could range from the most basic forms of alternative tourism to the most intensive manifestations of urban and resort tourism, depending on circumstances. The concept was coined as part of a larger discussion on what constitutes "sustainable development." (Weaver D, 2005)

Statement of the Problem

Bibliometric analysis is a comparative evaluation of written scientific articles, books, or book pages, and it is a valuable tool for assessing the effect of publishing on the scientific world. The number of times a piece of study is cited by other scholars is a strong measure of its intellectual value. A bibliometric analysis, also known as a citation classics research style, is a popular method for assessing an article's impact as well as identifying prominent authors and sources.

Objective of the Study

This paper attempts to present a concise report of the bibliometric analysis results on articles in the area of Sustainable Tourism as a key word in Scopus.

Methodology

Since, Sustainable Tourism is an active field of study; huge volume of literature (14671 documents) could be traced from the Scopus database for the period from 1987- 2021. The most prominent authors and sources are identified using the built in tools of Scopus database.

Results

- Table 1 shows the most important documents in Google Scholar in the area of Sustainable Tourism. The book on Sustainable Tourism by D Weaver is found to be of prominent importance in GS ranking. Book by JRB Ritchie and GI Crouch appear to have received maximum citations followed by J Swarbrooke.
- Publications per Year show its peak in 2020 with 1323 2083 documents, which is expected to be overtaken by 2021 with already 1323 documents. The literature in the field is growing at a rapid rate. (Exhibit 1)
- Sustainability (Switzerland) and E3s Web of Conferences appear to be most prominent sources contributing to this field of literature. (Exhibit 2)

- Hall CM and Gossling S are found to be the most prominent authors vi aproduction of research literature in this field. (Exhibit 3)
- Chinese Academy of Sciences and Griffith University are found to be the most prominent affiliations of authors in this area of research. (Exhibit 4)
- China, USA and UK lead the list of major contributing countries to this area of research. India is yet to make a place to the top 10 in the list. (Exhibit 5)
- 69% of the documents in the database with this key word (sustainable tourism) are research articles followed by 17 % of conference papers. (Exhibit 6)

Discussion

Sustainable tourism addresses the demands of tourists, the industry, the environment, and host communities while taking into consideration present and future economic, social, and environmental implications. Research in this area is expected to foster with more emphasis in Indian context also.

Appendix – Tables and Exhibits

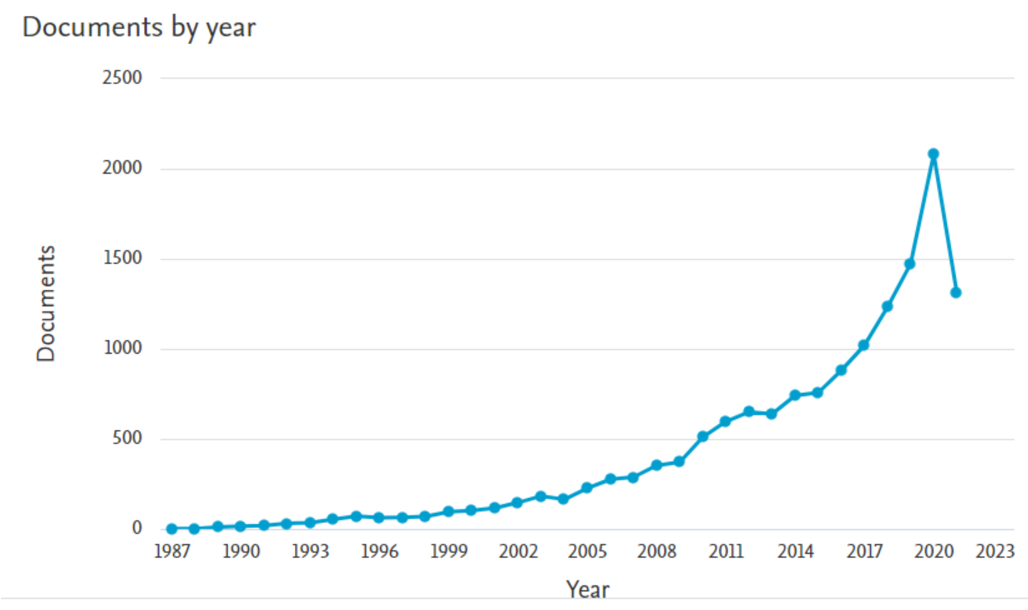
Table1 Top 25 Articles from Google Scholar

GS Rank	Cites	Authors	Title	Year	Source	Publisher
1	1080	D Weaver	Sustainable tourism	2007		taylorfrancis.com
2	2280	J Swarbrooke	Sustainable tourism management	1999		books.google.com
3	1407	Z Liu	Sustainable tourism development: A critique	2003	Journal of sustainable tourism	Taylor & Francis
4	287	R Harris, P Williams, T Griffin	Sustainable tourism	2012		books.google.com
5	1480	C Hunter	Sustainable tourism as an adaptive paradigm	1997	Annals of tourism research	Elsevier
6	792	J Clarke	A framework of approaches to sustainable tourism	1997	Journal of sustainable tourism	Taylor & Francis
7	646	S Place, CM Hall, A Lew	Sustainable tourism: A geographical perspective	1998	Harlow: Longman	sidalc.net
8	397	L Aronsson	The development of sustainable tourism.	2000		cabdirect.org
9	1521	RW Butler	Sustainable tourism: A state-of-the-art review	1999	Tourism geographies	Taylor & Francis
10	536	CJ Hunter	On the need to re-conceptualise sustainable tourism development	1995	Journal of sustainable tourism	Taylor & Francis
11	1090	B Bramwell, B Lane	Sustainable tourism: An evolving global approach	1993	Journal of sustainable tourism	Taylor & Francis
12	592	B Garrod, A Fyall	Beyond the rhetoric of sustainable tourism?	1998	Tourism management	Elsevier
13	1063	VTC Middleton, R Hawkins	Sustainable tourism: A marketing perspective	1998		books.google.com
14	192	F Higgins-Desbiolles	Sustainable tourism: Sustaining tourism or something more?	2018	Tourism management perspectives	Elsevier

15	1292	R Sharpley	Tourism and sustainable development: Exploring the theoretical divide	2000	Journal of Sustainable tourism	Taylor & Francis
16	1007	R Buckley	Sustainable tourism: Research and reality	2012	Annals of tourism research	Elsevier
17	409	J Lu, SK Nepal	Sustainable tourism research: an analysis of papers published in the Journal of Sustainable Tourism	2009	Journal of sustainable Tourism	Taylor & Francis
18	4487	JRB Ritchie, GI Crouch	The competitive destination: A sustainable tourism perspective	2003		books.google.com
19	285	G Hughes	The cultural construction of sustainable tourism	1995	Tourism Management	Elsevier
20	604	A Hardy, RJS Beeton, L Pearson	Sustainable tourism: An overview of the concept and its position in relation to conceptualisations of tourism	2002	Journal of sustainable tourism	Taylor & Francis
21	394	DL Edgell	Managing sustainable tourism: A legacy for the future	2019		taylorfrancis.com
22	730	ET Byrd	Stakeholders in sustainable tourism development and their roles: applying stakeholder theory to sustainable tourism development	2007	Tourism review	emerald.com
23	233	B Bramwell, G Richards, I Henry, G Jackson…	SUSTAINABLE TOURISM MAGEMENT: PRINCIPLES AND PRACTICE	1996		geocities.ws
24	190	A Budeanu, G Miller, G Moscardo, CS Ooi	Sustainable tourism, progress, challenges and opportunities: an introduction	2016		Elsevier
25	124	D Weaver, L Lawton, T De Lacy, C Tourism	Sustainable tourism: A critical analysis	1999		Citeseer

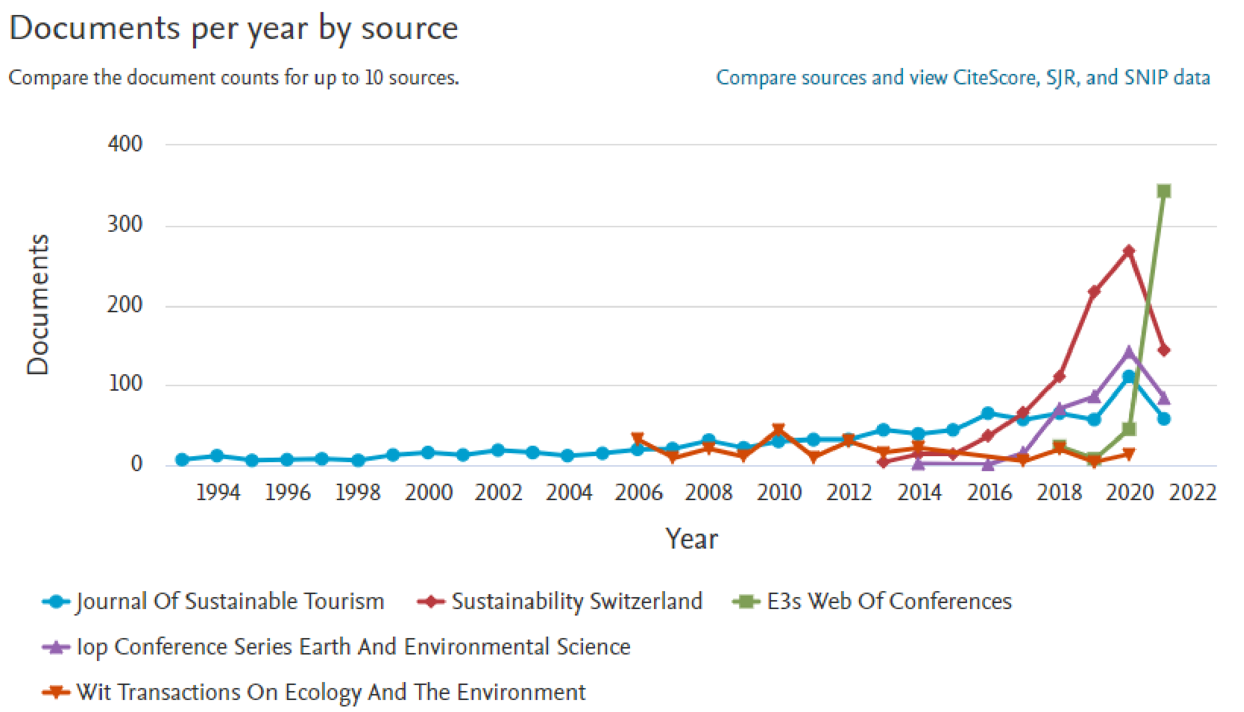
Source: Generated from Google Scholar using Publish or Perish App

Exhibit 1 Documents by Year



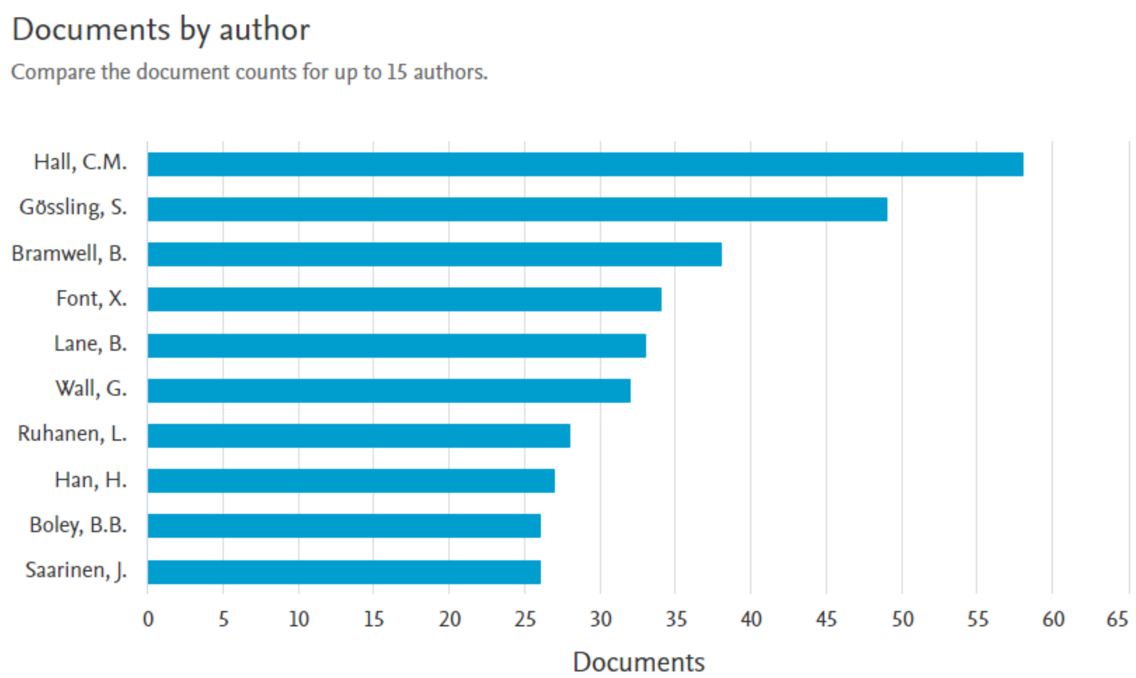
Source: Generated from Scopus

Exhibit 2 Documents per Year by Source



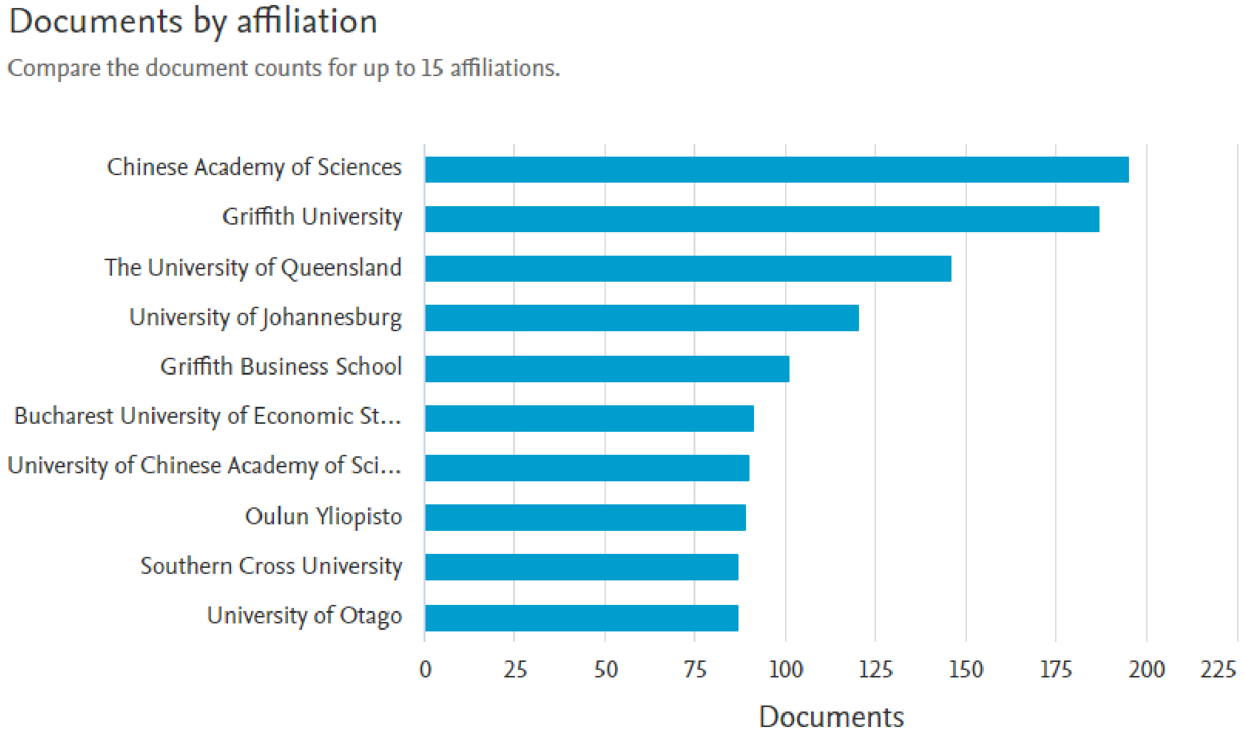
Source: Generated from Scopus

Exhibit 3 Documents by Author



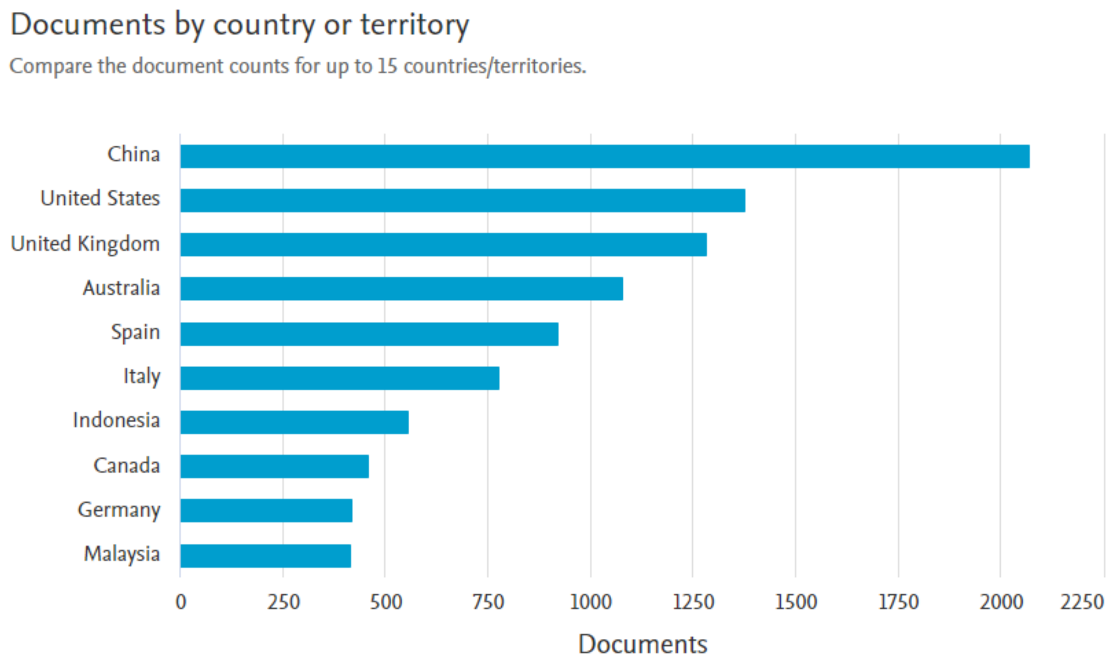
Source: Generated from Scopus

Exhibit 4 Documents by Affiliation



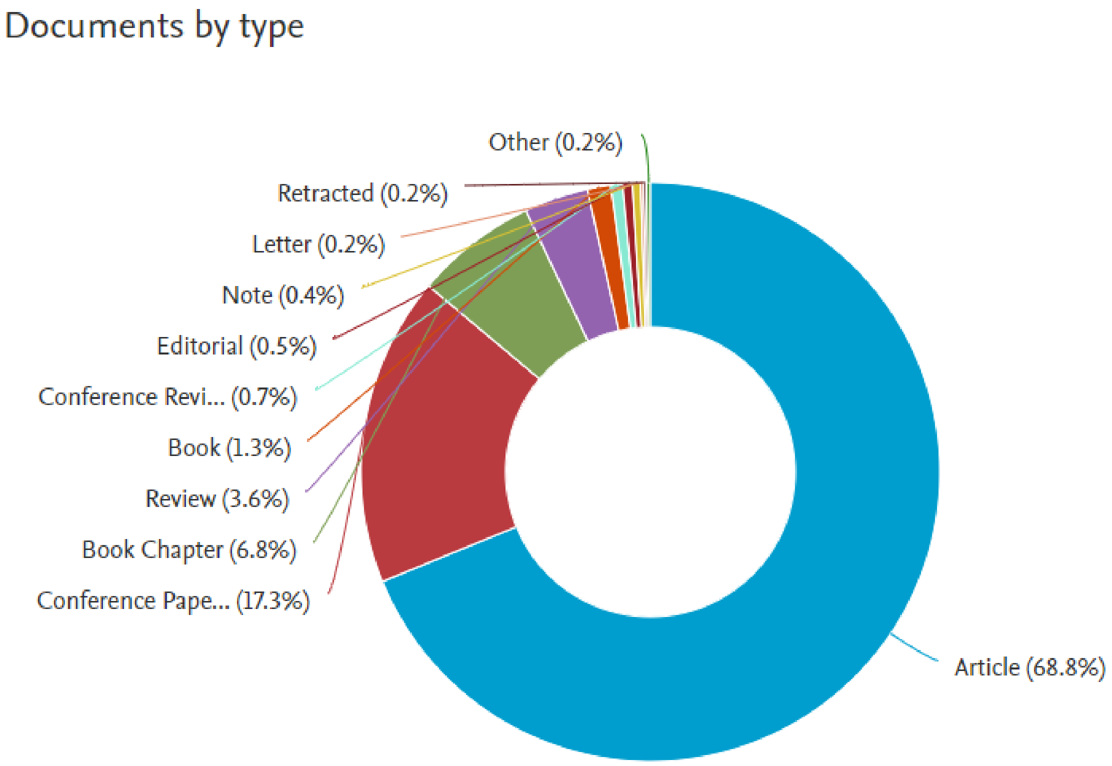
Source: Generated from Scopus

Exhibit 5 Documents by Country or Territory



Source: Generated from Scopus

Exhibit 6 Documents by Type



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UNPAID CARE WORKERS – THE INVISIBLE WORKFORCE

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Abstract

Unpaid care workers contribute a lot to the productive efficiency of an economy. But nobody recognizes their contribution because it is not included in official National Income calculation. Present paper explains the importance of unpaid care work economy and shows the significant role played by unpaid care workers. Globally, data show that majority of them are women and women are forced to do double duty in their day today life. This study attempts to show some glimpses of gender gap in unpaid care work. This study is mainly based on the descriptive analysis of various ILO publications, OECD reports, research articles etc. It also provides a picture of their importance in the actual labour market. Because without their support no labourers can work outside efficiently and productively.

Keywords: *Unpaid care workers, care economy, gender gap*

Introduction

Unpaid care workers provide their services within a household for its members like caring, housework and volunteer community work without any remuneration (Ferrant et al ,2014). Unpaid care work is very important from the welfare point of view. Even though it plays a very important role in social welfare it is not included in any policy agenda or national income calculation. One of the main reasons for its exclusion is that we can’t measure the value of their work in proper manner and it is considered as a part of reproductive role of women. Thus, these unpaid care workers majority of whom are women remain as invisible workforce. Even though their contribution is difficult to quantify, we cannot ignore the fact that they indirectly contribute to the well-being of the society. The present paper is an attempt to understand about unpaid care work and unpaid care workers and the gender gaps in unpaid care work.

Significance of the study

Unpaid care workers play an important role in contributing to the well being of their families and societies and their work is very significant for the economic activity of an individual (Miranda et al 2011). They meet the care needs of large majority on a large scale still they are

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invisible and unrecognized (ILO report, 2018). Hence it is relevant to understand about the unpaid care work and care workers and the gender disparities exist in the care work. ILO report (2018) states that globally women work 3.2 times more hours that men men to unpaid care work.

Scope of the study

The scope of the study is limited to the overall view of unpaid care work in the world and the gender aspect of the unpaid care work. This paper does not go deep into regional disparities and it doesn't consider the micro aspect of this problem. This study is mainly based on the reports and working paper of International Labour Organization (ILO), reports of OECD, and other labour studies etc.

Objectives

- To take a look at unpaid care work and unpaid care workers
- To understand the gender gap in unpaid care work

Methodology

The study is mainly based on the secondary data. No primary data is used for this study. Reports, research articles and working papers of International Labour Organisation , OECD , labour studies etc are mainly used for this study . The conclusions drawn from this study is mainly based on the theoretical analysis of the above said reports and research articles.

Unpaid care work and unpaid care workers

Unpaid care work

"Unpaid care work refers to all unpaid services within a household for its members, including care of persons, housework and voluntary community work" (Elson, 2000). Care is very essential for the health and wellbeing of the individual and when such care is provided without any remuneration, and then it is considered as unpaid care work. It is considered as work because it involves some mental and physical effort and time (OECD, 2014). Usually, Time use surveys are used to calculate and understand the time individuals devoted for unpaid activities. Time is a very limited resource and it is allocated between labour and leisure, productive and reproductive activities, paid and unpaid work (Pesando et al, 2014). Unpaid work is categorized into three: Domestic work for own household, care services to household members and community care services (ILO Report, 2018). Domestic works done in the house are indirect care work but care services included in the direct care work. ILO report (2018) shows that domestic works constitute 82% of unpaid care work, direct care services represent 13 % and volunteer work constitutes 5%.

Time use data is used to analyses the magnitude, nature and value of unpaid care work. Unpaid care work is excluded from the calculation of National income calculation. There are three methods of valuation of unpaid care work: opportunity cost method, replacement cost method and input output method (Hirway, 2015).

Unpaid Care workers:

Unpaid care workers are those individuals who provide such unpaid services. As per the Time use survey conducted in 64 countries (2016) women contributes more than three – fourth of unpaid care work. Women engaged in 4 hours 25 minutes per day in unpaid care work and men spend 1 hour 23 minutes per day in unpaid care work. (ILO 2018). Studies show that father spend 'quality time' with their children than mother. One of the reasons is that women burdened with double duty, one at home and other at office. In low-income families, grandparents engaged in child care especially when mother is employed. If women or family have enough income, they can replace some of their unpaid care work. For example, they can hire a domestic worker for doing domestic chores and can use machines like washing machine, mixer grinder, vacuum cleaner etc. But in the case of low-income households, they face time poverty besides income poverty especially women. This double burden and long and intensive hours of unpaid care work adversely affect the well being of women and their families (ILO, 2018).

Gender gap in unpaid care work:

ILO report (2018) states that women spend disproportionately more time in unpaid care work than men irrespective of place, class and culture. Women perform 76.2% of total hours of unpaid work, more than three times as much as men (ILO,2020). Women devoted 276 minutes per day on average at global level for unpaid work but men spend only 110 minutes per day on average (ILO, 2019).

Table 1 Global gender division of average time allocation in paid, unpaid and total work

Gender	Unpaid work (Minutes per day)	Paid work (Minutes per day)	Total work (Minutes per day)
Women	276	152	428
Men	110	266	376

Source: ILO, 2019

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Time use surveys are the main sources of data for the measurement of unpaid work. United Nations Statistical Division (UNSD) , International Labour Organization(ILO), Organization of Economic Cooperation and Development(OECD),International Monetary Fund(IMF) and World Bank are the international organizations which collect time use survey from different countries. OECD provides a data frame of 30 countries unpaid work allocation between men and women.

Table 2 Unpaid work (Minutes per day)

Country	Male	Female	Gender gap
Australia	172	311	139
Austria	135	269	134
Belgium	168	251	83
Canada	148	224	76
China	91	234	143
Denmark	186	243	57
Estonia	160	249	89
Finland	157	236	79
France	135	224	89
Germany	150	242	92
Greece	109	266	157
Hungary	127	268	141
India	52	352	300
Ireland	129	296	167
Italy	131	306	175
Japan	41	224	183
Korea	45	227	182
Mexico	137	383	246
Netherlands	133	254	121
New Zealand	141	264	123
Norway	168	227	59
Poland	159	286	127
Portugal	96	328	232

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Slovania	166	286	120
South Africa	103	250	147
Spain	146	289	143
Sweden	154	207	53
Turkey	85	309	224
UK	140	249	109
US	150	243	93

Source: OECD, 2020

The above shows that highest gender disparity exist in India – 5 hours per day. It shows that in India women works 5 hours more than men in unpaid work. In countries like Sweden, Denmark and Norway the gender disparity is less than one hour here it is 53 minutes,57 minutes and 59 minutes respectively. The data shows that women work more than men in all countries but the disparity may differ. Gender gap in unpaid work may vary from country to country. This disparity may vary according to the development of a nation. When we consider Global Happiness Index in this context, it is clear that countries like Finland, Denmark, Norway etc lies in the first five ranks where the gender gap in unpaid labour is below 1 hour and around 1.5 hours only. India's position in Global happiness index is 144 (GHI Report 2019). In happiest countries people feel a sense of belonging where they trust and enjoy each other and their shared institutions. Shared trust reduces the burden of hardships and thereby lessens the inequality of well-being (Helliwell et al, 2019).

This gender gap in unpaid care work is due to the rigid patriarchal system exist in the society. Sometimes this unpaid care work becomes a barrier for women to enter into labour market and it reduces their income earning potential. There incur costs in terms of educational opportunity, skill acquisition and public participation. Sustainable development Goals 5.4 focus on the recognition and value of unpaid care work. Elson (2008) point out the triple R approach for connecting unpaid care work with Macroeconomic policies. The first R indicates Recognition of unpaid care work: for that she recommends regular time use surveys on all economic activities. The second R indicates Reduction: Unpaid care work can be reduced through improving technology and infrastructural support. Third R refers to Redistribution: Redistribution of unpaid care work within the household.

Unpaid care work and its significance:

Unpaid care work is productive because it contributes to the human capital formation (Hirway ,2015). Hirway states that it is an important component of an economy because it takes care of depreciation of labour and enables people to go back to their work on next day. They work for the maintenance of the household and helps to raise new generation. So, we can consider it as an invisible infrastructure. They play a very important role for the socio-economic development of a nation. By providing care and security, they help to improve the quality of life of children and improve the standard of living of the family. Unpaid care workers done all these care works out of love and compassion and they demand anything in return. On the whole we can say that it is the intimate form of labour because it is essential to keep the family intact and functional.

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A REVIEW OF SURVEYS ON "SOCIAL MEDIA USAGES IN INDIA DURING PANDEMIC PERIOD"

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Abstract

During the COVID-19 outbreak, lockdown measures have been deployed worldwide. In the adaption of these measures, internet and social media use has reached unprecedented peaks. Different forms and perspectives of lockdown measures were deployed worldwide. The pandemic hasn't just changed the way people live their lives in India and around the world, but has also affected media usage. Since India departs into lockdown on 24 March, it witnessed a mass of the public turned to social media for news and interacts with others. In the first week of the lockdown India witnessed citizens spend more on social media, Internet and social media usage has been observed in unprecedented extents, when compared with the pre-pandemic period. These papers is reviewing the reports published by 10 different websites and agencies on the impact of covid 19 pandemic and lock down on the time spent on social medias.

Keywords: *Pandemic, lockdown, social media*

Introduction

The emergence and rapid spread of Covid 19 across the world has created panic and confusions among public. Self-quarantine and lockdowns have been executed in many countries leaving the public homebound. On one hand social media being a prime source of information, it could have a considerable contribution in triggering unnecessary trepidation and distress in the public due to the rumours and fabrication, while on the other hand the unexpected event of lockdown resulted in a spout of social media usage. The contrary effect of social media on psychological well-being, socializing skills, academic performance, interpersonal relationship and parenting were recorded by a number of studies in the past. It is domineering to be aware of the content being watched and the time spent on social media.

Amid the lockdown, Indians also have curved to social media to pass their time. In the first week of lockdown, Indians spent more than four hours every day on social media. People who are so social and who belong to social networks, are generally expected to stretch towards social and emotional backing. Gradually more people have swapped to the increasing use of social media websites and other apps to spent their leisure. The usage of social media websites such as Facebook, Tik Tok, Twitter, and WhatsApp have unnecessarily surged high than routine. Public physical activities have now been substituted by social media activities such as virtual fitness classes, continuous newsfeed browsing, and video chats.

Several research studies have found out that the changes in the social connecting patterns have adversely affected people's lifestyle and mental health. Most of the individuals have a tendency to be socially active and interact with their fellows to avoid internal conflicts. Researches highlight the rising number of mental challenges people face in the wake of the crisis and social distancing measures.

Objectives

- To review the reports published by 10 different journals and websites regarding social media usages during lockdown period

Source of Data

Secondary data is taken into consideration for the accomplishment of the objective of the study. Survey reports published by 10 different agencies and websites are reviewed in the paper. Survey data was collected from some major websites, surveys, articles, blogs etc.

Observations

As India turned to lockdown on 24 March, it was observed that more public are turning to social media to consume news and interact with their intimates. A lot of agencies, publications and websites did the surveys regarding the usage of social medias in lockdown period. In this study 10 survey reports relates with the same is reviewing.

- **Statista Research**

According to the survey conducted by an online statistics website 'Statista research' during the first week of a nation-wide lockdown ,the rate of social media consumption had rose by almost 75 percent compared to the week before the lockdown. It also signifies that people spent more time browsing the internet, whereas radio and other media consumption had radically fell in the time period.

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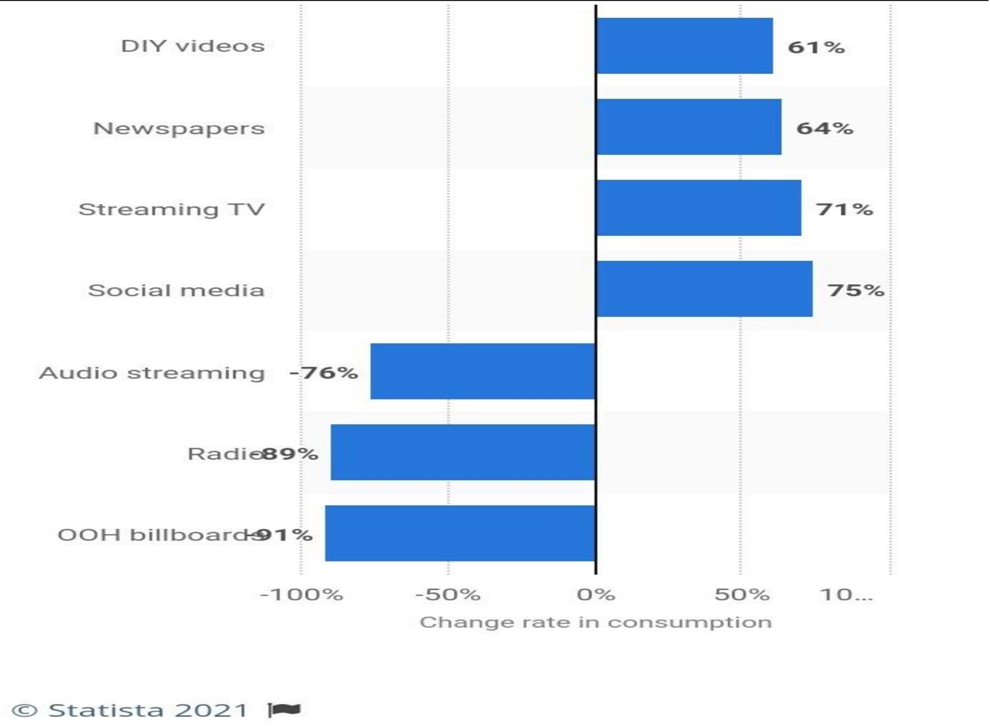


- **Hammerkopf Consumer Survey**

In the first week of the lockdown citizens seems to spend more than four hours a day on social media .Clearly saying an 87 percent hike compared to the previous week, as per a poll conducted by Hammerkopf Consumer Survey.

The poll conducted on 28 March with 1,300 respondents in New Delhi, Mumbai, Bengaluru and Chennai found that 75 percent of people spent more time on Facebook, WhatsApp and Twitter compared to the previous week, largely to consume news and remain in touch, and that social media usage jumped from 150 minutes per day prior to the lockdown to 280 minutes a day during that first week.The survey, also found the prime time for streaming platforms began at 7 pm in the first-week of lockdown. Seventy six per cent of people said they watch TV in the morning between 8 am and 9 am. The survey was conducted across 1,300 people, in Mumbai, Bengaluru, New Delhi and Chennai.

- **Times of India**

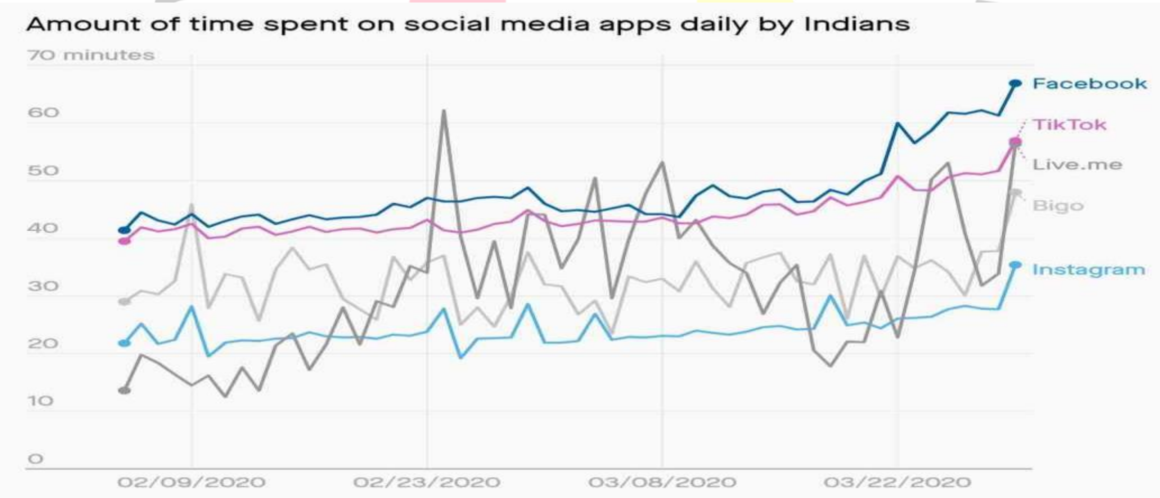
According to a study conducted by times of india , social media usage was on average 150 minutes per day before the lockdown period. According to the survey, in the first week of lockdown, the figures jumped to 280 minutes per day. The survey also states that 75 per cent people were spending more time on Facebook, Twitter and WhatsApp compared to the week before. In social media, people were principally communicating with their friends and families and seeking news as coronavirus coped the country. While we are committed to stay distant and keep social distancing, social media paved as a popular path to remain in touch.

- **KalaGato Intelligence**

A recent report by data intelligence firm KalaGato shows that the average time spent on Facebook and Instagram rose by 62%, while TikTok shows a 44% surge and LinkedIn have showed a rise of 27% .They reports that the time spent on Twitter improved by 34% between February 5 and March 29. By the report, the users on an average spent 41.4 minutes on Facebook before the lockdown. But after the lockdown on March 29, they seems to active for 66.9 minutes on the platform. The average time being spent on the app TikTok for the same dates were 39.5 minutes to 56.9 minutes and on Instagram, up from 21.8 minutes to 35.4 minutes.

Meanwhile, the time spent on social medias gone up significantly, advertising spends on these platforms have come down severely, as many brands have bring down advertising.

The platform Kalagato shows that live video-streaming apps was the biggest gainers. Time spent on Live.me raised 315% while that on Bigo rose 66% between February 2 and March 29. “They’re growing off a smaller base after all,” Kalagato penned in its report as both the apps have around 20 million users each.



Source: Kalagato, Market Intelligence bureau of India via Quatz

Open rates for these apps – the number of times users of a platform open it on a given day – also skyrocketed – Instagram and Tiktok were up the most by 59% and 53%, respectively.

- **GlobalWebIndex**

Data from GlobalWebIndex (GWI) specifies that 47% of internet users aged 16-64 in India are outlay longer on social media .The data points to a recent rush in social media app usage, from 20.8% of total mobile app usage early in the year to 24.1% since the middle of March when nationwide lock down was issued .The usage of digital platforms is only to be predictable to give lack of substitutes. GWI finds that increased usage has been most noticeable among the younger age groups – 58% of 16-24 year-olds are spending additional time on social, for example – but the effect is evident across the board with a third of 55-64 year-olds doing the same. The survey states that 15% of sampled internet users supposed to remain spending more time using social media post-pandemic.

- **ELets News Survey**

According to the survey conducted by ELets News Survey the growth of Social media size saw a monstruous 50X prompting between January and March in India in the rouse of the Covid-19 pandemic.

Social media tinkle rose from 0.4 million in January and 1.6 million in February to a astounding 20.3 million till March 24. The number reportedly pointed instantaneously as coronavirus cases jumped from just one in January to the over 500 in March. In the first week of lockdown, people spent more than four hours daily on social media. This is an 87 percent increment in a week before lockdown.

Before the lockdown, social media usage was on average 150 minutes per day. However, in the first week of lockdown, the figures jumped to 280 minutes per day.

- **France 24**

France 24, an online journal survey reports that the prevalence of social media is well recognized in a country that has the second-largest smartphone penetration in the world after China,. In 2020, witnessed more than 560 million Internet users and 400 million social media users and it reports that the time spent on social media was around 2.4 hours. It figures that a mounting of 27 hours per week for adolescents.

Social media consumption increased by 75 percent during India’s lockdown last year, according to 2020 Statista figures and those figures are likely to remain high this year as states enforce local restriction measures.

- **Neilson**

The report by the Internet and mobile association of India and Neilsen reports that the increase in female internet users was much higher at 21% as compared to 9 for males during the march-november period. It said that 26 million new female users were streamed online during this period.

- **Hindu Business line**

As per the report of Hindu Business Line, Covid-19 has flooded to social media platforms. Since March about 3 billion views on videos uploaded on YouTube, Facebook, Instagram and YouTube. Being a video-centric platform, Instagram, lead in in terms of average views on videos .In this period India vitnessed 380 million active social media users. Personal care brand Godrej, with 2.2 million views, was the most active brand on Facebook, apart from other healthcare brands like Fortis and Max with 0.3 million views and BFSI brands like BajajAlliance with 1.1 million views.

- **Mindshare India and Vidooly**

A report by an online analytics platform and media agency network Mindshare India and Vidooly, reports that social media consumption surged with consumers spending of an average four hours on social media, compared to 1.5 hours in before.

Conclusion

It was a preliminary study to understand the prevalence of increased social media usage during lockdown. It can help understand the implications of it. The study shows that the social media usage during the COVID-19 lock down period had been gigantically grown up. This might be deleterious to the mental well-being, mood, relations, personality and productivity of people. A study is also necessary on the psychological impact of these social media during the lockdown and isolation to understand the effect of misrepresentation and the apprehensiveness caused by it. Most of the studies show that the social media usage is more among people below 25 years .When comparing with old age, it is drastically greater in teenagers and young adults. The surveys also give the hint that the increase in social media usage over a period of time and on isolation period may affect personality development, potentiality, creative thinking and might deteriorate academic performance. A follow-up study is essential to learn the quality of content adolescents and young adults are watching and used with, as it have ridiculous influence on them. The efficiency doesn't have an considerable distinction due to social media usage during lockdown. The conversion from this COVID-19 crisis back to normality will be a challenging path.

Research studies have found out that the changes in the social connecting patterns have unfavourably affected people's lifestyle and as well as their mental health. A lot of individuals have an inclination to be socially active and interrelate with their fellows to avoid internal struggles .It has permitted individuals to stay in touch with each other and part information on physical and psychological well-being. It has enabled us to spent time and stay in touch with our contacts right from the ease. Besides, digitization has opened a new venture for people to find an easy way of income source also.

However, the survey also points that social media usage helps to avoid the stress days and same time hazardous cases have been reported along with the growth of social media usage during lock down period.

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TRADITIONAL MEDICAL SYSTEM AND SUSTAINABLE DEVELOPMENT IN INDIA

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Abstract

The present paper aims to understand the importance of traditional information in sustainable development and explore the possible concepts and practices from natural products and traditional remedies to improve drug innovation further. This paper also describes the significant role of ethnic people who have conserved the biodiversity in and around localities of their natural habitat since the early stages of civilization. These ethnic and indigenous people work as a source of wild edible food in the form of tubers, seeds, roots, fruits, rhizomes, and as farming and agricultural plants. Many of the plants conserved by ethnic people are used as medicines for snake bites and scorpion stings, for setting bone fractures by traditional healers, for curing injuries or arthritis, etc. Indian herbals will be helpful for Sustainable development requires establishing an efficient balance between socioeconomic development and environmental security, with traditional knowledge held by indigenous and local people including traditional practices of conservation and sustainable use of natural properties, playing a conserved essential role in achieving global sustainable development goals. This paper examines the conventional knowledge that is critically relevant for sustainable living on earth. It goes on to shows the essential links between traditional medicine and sustainability, and contributions of traditional knowledge to numerous sectors of human welfare and development.

Keywords: *Sustainable Development, Traditional Knowledge, Traditional medical system, Medicinal Plant*

Introduction

Traditional knowledge, indigenous knowledge, and local knowledge generally refer to knowledge systems embedded in the cultural traditions of regional, indigenous, or local people. The tribal people are bestowed with unique knowledge about the medicinal properties of the plants present in the native environment. Indigenous Knowledge is the base of sustaining the ecosystem through judicious utilization and conservation practices of natural resources. Indigenous Knowledge is practical and ecologically sound knowledge systems based on centuries of living close to nature. Indigenous Knowledge is multi-facet; water management, agricultural productivity, land use pattern, ethno medicine ,animal husbandry, food preparation and preservation, seed storage, environmental conservation, weather prediction, human health , crop health , food security , sacred grove, etc. It is considered as the ' key drivers' (Boon & Hens, 2007) of poverty reduction, livelihood improvement and sustainable development. Development that meets the needs present without compromising the abilities of the future generation to meet their needs' (WCED Report, 1987). Indigenous Knowledge is not limited to tribal people alone but also of other ethnic, racial, cultural groups, etc. all over the world. However, existing studies have shown that Indigenous Knowledge is more strongly pronounced and developed among the tribal people, indigenous people, marginalized section, rural poor, and women, etc. due to their close proximity and dependency on the given environment. Each community have their own knowledge system developed over the generations and passed down mainly through oral tradition, folk lore, material culture etc. It is estimated that 70 % of the Indian population is rural-based and so natural resources plays a crucial role in the everyday life of the rural poor. Forest and the natural resources in it moves beyond their ecological needs it, conforms to their social, cultural, as well as worldviews, cosmology and religious belief systems.

United Nations (UN) launched the 2030 Agenda for Sustainable Development in 2015 Goals, Goal 3 aims to “ensure healthy lives and promote wellbeing for all at all ages”. To achieve universal health coverage, including financial risk protection, access to quality essential health - care services, and access to safe, effective, quality, and affordable essential medicines and vaccines for all. It’s not only for antibiotics also for herbal medicines.

Small scale farmers in Bihar utilize Neem leaves while storing grains after harvesting to protect them from insects , pests and rodents , etc. (Mishra, Singh, & Kumar,2011). The use of many species of bamboos in shifting cultivation also called slash and burn among the tribal people of Northeast India fixes nitrogen, phosphorous, and potassium which enhances soil fertility and food quality (Ramakrishnan, 2000). The traditional concept of the sacred grove, a sacred space and forest, and traditionally managed forest areas, etc. constitutes about 90% of Meghalaya's total forest areas which enables the local people to conserve forest cover, trees, and other wildlife and resources (Tiwari et al, 2010). The local people in Ladakh incorporate mixed cropping, crop rotation, organic waste management, recycling of nutrients through the use of livestock for plugging and threshing, non-use of chemical fertilizers, etc, in their traditional agricultural system which enhances high-quality yield while maintaining soil texture and structure (Angeles & Tarbotton, 2001). Rural women in Uttarakhand play a key role in conserving civil forests and planting broadleaf trees, which is believed to increase the oxygen levels in the atmosphere (Bishnoi, 2014). The Soligas tribes of Karnataka practice controlled ground fire in shifting cultivation, which they think is good for the control of invasive species, regeneration of local indigenous species, dormancy of seeds controls pests and diseases and also regenerates food for wildlife (Madegowda,2009).

Aims and Objectives

- To identify the traditional knowledge necessary for primary health care practices.
- To identify and highlight the contribution of the traditional knowledge system in the development of modern medicine.
- To understand the importance of traditional knowledge in sustainable development.
- To identify the Position of our country in the field of herbal products.

Materials and Methods

The paper data is based on primary and secondary data collected from libraries as well as internet services like Google Scholar, Science Direct, Academia.edu, Web of Science, PubMed etc. and the data collected from another technique field work based.

Findings of the study

Traditional Medicine and Primary Health Care

Ayurveda, Siddha, and Unani are traditional systems of medicine and health care that are actively promoted and researched in India, where they provides primary health care to about 80% of the world's population. The Chinese and Tibetan medical systems predominate in China's healthcare system. (Samal, 2014) This type of traditional medicine is now widely accepted and recognized in Western Nations. Traditional knowledge has its roots in the scientifically supported allopathic system of the drug, which continues to this day. The early medical practitioners gained evidence about the herbs used by the local healers and confirmed the effects on their patients. Based on the empirical observations, subsequent chemists recognized the active mechanisms present in the particular herb. Medicines like, aspirin, reserpine, digoxin, etc., are all derived from plants. Traditional medicine is available not only in curative treatment but also in preventive medication, cosmetics and other activities related to medical science that are taken as supplements to the diet. Indigenous knowledge in medicine is, therefore, precious for scientists who are involved in drug development and discovery (Chen, 2016).

Traditional medicine is important for the development of modern medicine

WHO notes that 119 plant-derived medicines are used in modern medicine. Major pharmaceutical companies are now on research on plant materials for their potential medicinal value. Fifty per cent of newly approved drugs since 1994 are based on Natural Products.

It is assential that many plant-originated drugs in clinical medicine today were derived from in addition it, has been revealed that the many valuable medicine derived from plants were exposed through their application in conventional medicine.

The acceptability, convenience, and accessibility of traditional medicine have been and will be, helpful for new drug research. as noted antimalarial drugs are examples of modern drugs based on conventional medicine. Early in China's Jin Dynasty, Doctor Hong Ge noted the efficacy and related particulars of Artemisia annua L. in treating malaria in his book Zhou Hou Bei Ji Fang. That is the earliest record anywhere of treating malaria with Artemisia annua L., and it shows that Chinese physicians 1700 years ago had reached a sophisticated level of medical treatment.

Willow - Pain medicine Native Americans and early settlers used willow bark for toothaches and applied it to the source of other pains. In 1899 a German chemist Felix Hoffmann, worked for a German company Bayer, & convinced Bayer to market a new wonder drug. Aspirin was patented on February 27, 1900. In the 20th century Over one trillion aspirin the first medicine created by techniques of modern chemistry was consumed globally to regulate blood Vessel elasticity Reduce fevers and aches, prevent cardiovascular ailments, and ease inflammation.

Among anticancer drugs approved in the time frame of about 1940–2002, approximately 54% were derived from natural products or medicine inspired by knowledge related to such. For instance, the Vinca alkaloids from *Catharanthus roseus*, and the terpene paclitaxel from *Taxus baccata*, are among successful anticancer drugs initially derived from plants. (M, 2009 Feb)During the period between 1981 and 2002, the application of natural products in the development of new drugs, especially in the search for novel chemical structures, showed apparent success. In that 22-year time frame, a medicine derived from natural products has been significant. That is especially true in the case of antihypertensive medicines where about 64% of newly-synthesized medicines have their origins in natural product structures. With a history as long as human civilization, herbs have inspired trade. Many herbs used in traditional medicine have been shown to have bioactive properties. The effect of cooking on these bioactivities has not been investigated, and there is little knowledge about the anti-tyrosine and anti- quorum sensing properties of spices.

Traditional Knowledge, Health and Well-Being

Traditional Knowledge, Health and Well-being According to WHO, "Health is both a resource for, as well as an outcome of, sustainable development." (Phillips, 09 August 2015) The goals of SD cannot be attained when there is a high prevalence of enervating illness and poverty, and the health of a population cannot be maintained without a responsive health system and a healthy environment. Environmental degradation, mismanagement of natural resources, and unhealthy consumption patterns and lifestyles impact health. Ill-health, in turn, hampers poverty alleviation and economic development" (WHO, 2002). There is increasing recognition of the social and ecological dimensions and determinants of health today. Cultural perceptions and practices also have expected direct implications on health and well-being in a significant shift from the dominant biomedical view of health. According to most traditional cultures, health equates to physical, mental, social, spiritual and ecological balance. According to the traditional Ayurveda system of medicine, the outside world and the living being share all the elements in common; the being is a miniature representation of the universe; and, equilibrium is vital for health and well-being. Thus health is considered an interactive outcome of personal attributes, habitual experiences and contact with the environment. In contrast, well-being can relate to multiple factors such as material comfort, health, freedom of choice and action, social support systems and safety. This may be context-specific, relating to geographical, cultural and ecological dimensions.

Table1: Endogenous development elements

Resources	Elements
Natural resources	Land, ecosystems, climate, bio-diversity
Human resources	Knowledge and skills, local concepts, ways of learning, teaching and experimenting
Produced or human- made resources	Buildings, infrastructure and equipment
Economic-financial resources	Market, incomes, ownership, price relations, credit
Social resources	Family, community organisations, social institution and leadership
Cultural resources	Beliefs, norms, values, festivals and rituals, art, language, lifestyle

A vital principle of an Endogenous development approach is that people have specific local and diverse needs that can be primarily met from locally presented knowledge and other natural, artificial, social, cultural, and economic resources. In contrast, maintaining an open view towards the global context. It also allows for maintenance and elimination of positive and negative aspects of traditional knowledge or practices, individually, through a participatory discussion, social expertise, and an assessment process. Another critical element in the Endogenous development approach is that the decision- making regarding development options and Methods is locally controlled; this can lead to retention of welfares in the local area. Endogenous development promotes traditional knowledge in its own right, not as something to be prospected by the outside world. A dynamic, albeit cautious, interaction with external knowledge systems, mutual conversation among cultures, and the building of strategic partnerships at regional, national, and international levels are central to such an approach.

Table 2: Plants preserved by tribal for eatable purpose

Sl.No.	Scientific name	Local name	Family name	Uses
1	Aegle Marmelos	Bel	Rutaceae	Fruits are roasted and eaten
2	Amorphosphallus paenonflodium	Suran	Araceae	Bulb as Vegetable
3	Achyranthus Asper	Chirchita	Amranthaceae	Tender shoots as Vegetable
4	Bauhinia Purpuea	Keolar bhaji	Convolvulaceae	Leaves, Flowers, Seeds as Vegetable
5	Bahhinia vahlii	Sehar	Ceasalpiniaceae	Leaves as Vegetable
6	Dioscorea alta	Dudhia aru	Dioscoreaceae	Tubers as Vegetable
7	Curculigo Orchioides	Kali musli	Amaryllideceae	Roots and Tubers as Vegetable
8	Xylia xylocrpa	Jambu	Mimosaceae	Seeds as Vegetable
9	Dioscorrea bulbifera	Ratalu	Dioscoreae	Tubers as vegetable

The ethnic and indigenous persons have to depend upon several wild species for fruits, seeds, bulbs, roots, and tubers which are used for edible purposes. The same is presented in table 2. Tribals follow environmental preservation rules in gathering eatable plants, which establish ecological prudence. Tubers of eatable plants like those of *Dioscorea spp.* are harvested by tribals when the leaves of the vine turn yellow and have physiologically matured. The wild tubers are dug sensibly, avoiding damage to associated species.

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Table 3: Plants are conserved in natural habitat and is being worshipped by tribal as home of God and Goddess

Sl. No.	Local Nome	Vernácular Name	Scientific Name	Family Name	Name Of God And Goddess Residing In Plants
1	Aam	Amra	Mangifera indica Linn.	Anacardiaceae	Lord Vidhyadhara
2	Arjun	Arjun	Terminalia arjuna W & A	Combretaceae	Lord Brahma
3	Bjapura	Nibu	Citrus medica Linn	Rutaceae	Lord Brahaspati
4	Bilva	Bel	Aegle marmelos Corr	Rutaceae	Lord Shiva
5	Nimba	Name	Azadrachta indica A. Juss.	Meliaceae	Serpent King
6	Basil	Tusi	Ocium santum L	Lamiaceae	Goddess Lakshmi
7	Baka	Agasti	Sesbania grandiflora (Linn) pers	Fabaceae	Lord Narayan
8	Karavira	Kerabi	Nerium indicum Mill.	Apocynaceae	Lord Ganesh
9	Niapadm a	Kamal	Nelumbo nucifera gaertn	Nymphaceae	Godess Ambi ka
10	Sweta Padma	Madar	Calotropis gigantean (L) R Br	Asclepiadeceae	Lord Shiva

Many plants are preserved in their natural habitat by tribal due to magico-religious belief that they are environment of god and goddess. The tribal culture prevalent in tribal pockets in Central India has been recorded in the Dindori, Balaghat and Mandala districts of Madhya Pradesh, and Kawardha and Bilaspur districts of Chhatisgarh states. The survey study exposes that plants and flowers have a reflective effect on them. Tribals respect trees and plants as they trust that God and Goddesses reside in them. A list of such plants is in table 3.

Emerging Threat to Indigenous Knowledge

- Impact of modernization in the traditional belief system
- Displacement of tribal people
- Land Issues Less support from government agencies
- Communication Gap between the elders and young people
- Change in environmental conditions

Issues Related to Traditional Knowledge

- Prevention of bio-piracy and misuse of Traditional Knowledge
- Devising measures to protect Traditional Knowledge
- Fair and equitable sharing of benefits derived from biodiversity and associated traditional knowledge.

Conclusion

Traditional knowledge today is recognized as valuable intellectual property globally. The value is not only confined to those who rely on Traditional knowledge for their living but is equally relevant and significant for the industry as well as agriculture. The value is not only conned to those who rely on traditional products, ranging from medicines, health and beauty products to cosmetics, agricultural, and other non-wood forest products (handicrafts) are obtained from traditional knowledge. It is equally essential for sustainable development. In the move towards conservation of Traditional Knowledge and sustainable development, efforts should be made to capture, document, and safeguard the ethnicity of the tribal people. There is a need to institute proper mechanisms and legal systems for effective participation from the indigenous and local communities in the decision-making process and policy planning. Need to ensure the equitable sharing of the benefits arising from the application of traditional knowledge.

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ECONOMICS OF HAPPINESS – THE LIFE SATISFACTION APPROACH TO INDIVIDUALS' PREFERENCES AND INDIVIDUALS' WELFARE

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Abstract

The economics of happiness is an approach to assessing welfare which combines the techniques typically used by economists with those more commonly used by psychologists. It relies on surveys of the reported wellbeing of hundreds of thousands of individuals across countries and continents. It also relies on more expansive notions of utility than the conventional economics, highlighting the role of non-income factors that affect well-being. It is well suited to informing questions in areas where revealed preferences provide limited information, such as the welfare effects of inequality and of macroeconomic policies such as inflation and unemployment. One such question is the gap between economists' assessments of the aggregate benefits of the globalization process and the more pessimistic assessments that are typical of the general public. Standard analyses based on aggregate, income-based measures provide important benchmarks for assessing the impact of globalization on poverty and inequality. This paper highlights the novel approach — the economics of happiness — using the World Happiness Reports.

Keywords: *Economics, Happiness, Life, Satisfaction, Welfare*

Introduction

What makes people happy in life? This is a crucial question that has the potential to shake up economics. In recent years, the dissatisfaction with the understanding of welfare in economics together with the new opportunities to empirically study people's subjective wellbeing have spurred impressive and stimulating new research in the often called dismal science. The economics of happiness has emerged as one of the most thriving areas in current economic research. Happiness research in economics takes reported subjective well-being as a proxy measure for individual welfare. "Subjective well-being" is used in psychology for an individual's evaluation of the extent to which he or she experiences positive and negative affect, happiness or satisfaction with life. The economic study of individual happiness is based on recognizing that everyone has his or her own ideas about happiness and the good life, and that revealed behavior is an incomplete indicator of individual well-being. Individuals' welfare can nevertheless be captured and analyzed: individuals can be asked how satisfied they are with their lives. They are assumed to be good judges of the overall quality of their lives. Welfare and well-being have traditionally been gauged by using income and employment statistics, life expectancy, and other objective measures. The Economics of Happiness, which is based on people's reports of how their lives are going, provides a complementary yet radically different approach to studying human well-being. Typically, subjective well-being measures include positive and negative feelings (e.g., momentary experiences of happiness or stress), life evaluations (e.g., life satisfaction), and feelings of having a life purpose. Both businesses and policymakers now increasingly make decisions and craft policies based on such measures. This paper provides an overview of the Happiness Economics approach and outlines the promises and pitfalls of subjective well-being measures.

Discussion

Economics of Happiness

The economics of happiness — the approach while psychologists have been using surveys of reported well-being to study happiness for years, economists only recently ventured into this arena. Early economists and philosophers, ranging from Aristotle to Bentham, Mill, and Smith, incorporated the pursuit of happiness in their work. Yet as economics grew more rigorous and quantitative, more parsimonious definitions of welfare took hold. Utility was taken to depend only on income as mediated by individual choices or preferences within a rational individual's monetary budget constraint. Even within a more orthodox framework, focusing purely on income can miss key elements of welfare—as numerous economists have noted over time. People have different preferences for material and non-material goods. They may choose a lower paying but more personally rewarding job, for example. They are nonetheless acting to maximize utility in a classically Walrasian sense. The study of happiness or subjective well-being is part of a more general move in economics that challenges these narrow assumptions. The introduction of bounded rationality and the establishment of behavioral economics, for example, have opened new lines of research.

Happiness economics — which represents one new direction — relies on more expansive notions of utility and welfare, including interdependent utility functions, procedural utility, and the interaction between rational and non-rational influences in determining economic behavior. Richard Easterlin was the first modern economist to re-visit the concept of happiness, beginning in the early 1970s. More generalized interest took hold in the late 1990s the economics of happiness does not purport to replace income-based measures of welfare, but instead to complement them with broader measures of well-being. These measures are based on the results of large-scale surveys, across countries and over time, of hundreds of thousands of individuals who are asked to assess their own welfare.

A remarkable new development Economics has substantially changed over the last few years. There is a noteworthy development underway. The Economics of Happiness provides an innovative theoretical and empirical analysis of individual well-being. Based on these insights economics is likely to change considerably in the future. Standard economics is being transformed in three respects:

1. Happiness and life satisfaction are measurable, which allows us to proxy the concepts of utility or individual welfare in a satisfactory way. What was considered a revolution in the 1930s, when Sir John Hicks, Lord Lionel Robbins and others claimed that utility cannot and need not be measured, has been reversed. Measuring happiness has allowed us to extend economic theory into various new areas. For instance, it is now possible to identify biases in decision-making. Standard economic theory based on the concept of "revealed preference" equates the utility expected when deciding between consumption bundles with the utility actually experienced when consuming them. Happiness research shows that individuals make biased decisions when choosing between alternatives. As a consequence of these biases in judgment, they find themselves less satisfied with life than they could be according to their own evaluation (Kahneman and Thaler 2006; Stutzer and Frey 2007).
2. The economic analysis of subjective well-being teaches us how human beings value goods and services, as well as how they value social conditions. The effects of income, unemployment and other economic, social and genetic factors on well-being are empirically identified. The new insights include non-material values such as the value of autonomy and social relations with friends and family. Economic activity is seen as contributing to human happiness. This does not exclude that other goals such as loyalty, responsibility, self-esteem, freedom or personal development also matter.
3. Economic happiness research is relevant at two levels of policy, at the constitutional level where the rules of the game are determined and at the post-constitutional level where political decisions are taken within these rules. Happiness research shows that democracy and federalism are fundamental institutions that raise people's life

satisfaction. In the current politico-economic process, the life satisfaction approach makes it possible to capture individuals' preferences and individuals' welfare for public goods in a novel way. Aggregate happiness indicators may also become a relevant input in the post-constitutional political discourse.

Happiness research in economics takes reported subjective well-being as a proxy measure for individual welfare. "Subjective well-being" is used in psychology for an individual's evaluation of the extent to which he or she experiences positive and negative affect, happiness or satisfaction with life. The economic study of individual happiness is based on recognizing that everyone has his or her own ideas about happiness and the good life, and that revealed behavior is an incomplete indicator of individual well-being.

The relationship between unemployment and unhappiness

The new classical macroeconomics argues that unemployment is voluntary: those not working just refuse to do so at the prevailing wage rate. An important reason why the reservation wage is higher than the prevailing wage is that unemployment benefits are too high. People prefer not to work and to cash in these benefits. Happiness research in economics offers a new approach to contribute productively to this debate about the individual and social costs of unemployment. Unemployment first of all reduces the individual well-being of those personally affected. In their innovative work for Britain, Clark and Oswald (1994, p. 655) summarize their results as follows: "Joblessness depresses well-being more than any other single characteristic including important negative ones such as divorce and separation." For Germany, based on individual panel data, Winkelmann and Winkelmann (1998) find a negative effect of personal unemployment on life satisfaction that would require a sevenfold increase in income to compensate. Importantly, in these two analyses, indirect effects (like income losses) that may, but need not, accompany personal unemployment are kept constant. Being unemployed therefore has psychic costs over and above the potential decrease in the material living standard. High unemployment rates also have non-negligible effects on people who are not personally affected by unemployment. Based on survey data from population samples from European Union member countries between 1975 and 1992, Di Tella et al. (2003) show that aggregate unemployment decreases average reported life satisfaction. The potential reasons include direct effects of unemployment on crime and public finances, but also workplace specific aspects like changes in working hours and salaries. Moreover, high unemployment also affects anticipated economic distress, as, for instance, the probability that a worker may himself experience a spell of unemployment in the future increases. A large literature documents the importance of self-reported job security on individuals' well-being (see, e.g., Green 2006). In an empirical study, Luechinger et al. (2010) isolate the latter source of reduced individual welfare: the negative anticipatory feelings of angst and stress due to economic insecurity. In order to distinguish between general negative externalities of unemployment and changes in economic risks to individuals, workers are studied in two sectors of the economy that differ fundamentally in their exposure to economic shocks – people working in the private sector and those working in the public sector. Public sector employees usually enjoy extended protection from dismissal and work in organizations that rarely go bankrupt. Thus, for institutional reasons these workers face a reduced risk of losing their jobs in comparison with workers in the private sector. In their study for Germany, they find that people working in the private sector are affected more strongly by general economic shocks than are those working in the public sector suggesting that a substantial fraction of the psychic costs brought about by general unemployment is due to increased economic insecurity. The discussion reveals that research on happiness has identified two major aspects that are largely neglected in standard economics. Unemployment is not simply an underutilization of resources and not simply a decision between choosing to stay employed (at a low wage), and becoming unemployed (with unemployment benefits). Individuals experience a loss in psychic well-being when being unemployed beyond the reduction in income involved. The utility losses experienced go beyond those who are actually unemployed. Individuals with a job are also negatively affected by a higher unemployment rate, an important reason being that they experience a rise in economic insecurity.

The Life Satisfaction Approach

One of the major contributions of happiness research directly relevant for public policy refers to the new instruments that enable individuals' preferences and individuals' welfare to be captured. As a consequence, insights of happiness research increase political competition in the current politico-economic process. There is a demand for happiness research by politicians, public officials and representatives of special interest groups as they hope to strengthen their position in the competition for votes or in bargaining for government policies. A case in point is information about the value of public goods and public bads for cost-benefit analyses. Within happiness research, a promising complementary method is emerging that avoids some of the major difficulties inherent in previous approaches. It is called the Life Satisfaction Approach. With reported subjective well-being as a proxy measure for individual welfare, public goods can be directly evaluated in utility terms. The marginal utility of public goods or the disutility of public bads is estimated by correlating the amount of public goods or public bads with individuals' reported subjective well-being. By measuring the marginal utility of a public good or the marginal disutility of a public bad, as well as the marginal utility of income, the tradeoff ratio between income and the public good can be calculated. The LSA has, for example, been used to value air pollution (Luechinger 2009; Welsch 2006), airport noise nuisance (van Praag and Baarsma 2005) and terrorism (Frey et al. 2009). Recent studies applying the LSA have already reached a high standard, and the preconditions for its application are better understood and formulated. What has so far been an academically driven development of a new method may soon become an empirical tool that is in demand in the political process.

Conclusion

The economics of happiness as an area in economics developed so far as a strongly empirical endeavor. It is spurred by the direct measurement of individuals' well-being. Thereby, economists built on instruments tested in psychology and included in many surveys by pollsters. While the various self-reported measures are the basis for the area's academic success, they are also still subject to many controversial discussions about the merits of the new approach in economics. Not all criticism is equally productive. Fundamental rejections of the new research tend to neglect a comparative perspective with past research and disregard the potential of happiness research to provide complementary insights. However, the skepticism has also motivated many productive analyses on the validity of the empirical measures has led to the development of new statistical tools to analyze survey data, has given rise to new measures of subjective well-being, and has invigorated the debate about welfare in economics.

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